

Whole Life Insurance

Prestige Whole Life Insurance: Four Products That Are Delivering More

PRESTIGE VALUE III

- One of the lowest premium participating whole life policies in the industry
- Strongest guarantees of any policy we offer

Male, Age 40, Best Class, \$250,000 Face Amount

Company	Policy	Annual Premium	Rank	Guaranteed Cash Value			
				Year 10	Rank by IRR	Year 20	Rank by IRR
Ohio National	Prestige Value III	\$2,882	1	\$26,940	1	\$69,645	1
Guardian	L121	\$3,430	3	\$27,335	4	\$70,435	3
MassMutual	Whole Life Legacy 100	\$3,770	5	\$28,900	5	\$73,008	5
MetLife	Promise Whole Life 120	\$3,235	2	\$27,000	2	\$69,750	2
New York Life	AD 113 Custom Whole Life	\$3,705	4	\$30,495	3	\$72,988	4
Northwestern Mutual	Adjustable CompLife*	\$4,045	6	\$29,892	6	\$72,032	6

PRESTIGE 100

- Foundational whole life policy with strong long-term values
- All riders available to help tailor policy to meet client needs

Male, Age 45, Best Class, \$1 Million Face Amount

Company	Policy	Annual Premium	Current CV IRR		Current DB IRR
			Year 20	Year 30	Year 40
Ohio National	Prestige 100	\$19,608	3.69%	4.28%	5.31%
Guardian	L99	\$19,920	2.80%	3.55%	4.64%
MassMutual	Whole Life Legacy 100	\$18,860	3.44%	4.56%	5.75%
MetLife	Promise Whole Life 120	\$18,900	3.52%	4.54%	5.54%
New York Life	AD 113 Custom Whole Life	\$19,220	2.72%	3.73%	4.80%
Northwestern Mutual	Adjustable CompLife*	\$19,870	2.84%	3.71%	4.84%

Prestige Whole Life Insurance

PRESTIGE 10 PAY

- Level premiums for 10 years, fully paid up thereafter
- Highest 10-year cash value in our portfolio

Male, Age 35, Best Class, \$1 Million Face Amount

Company	Policy	Annual Premium	Current CV IRR		
			Year 10	Year 20	Year 30
Ohio National	Prestige 10 Pay	\$29,570	3.07%	4.63%	4.97%
Guardian	10 Pay Whole Life	\$28,890	2.28%	3.74%	4.03%
MassMutual	Legacy 10 Pay	\$28,510	1.91%	4.80%	5.38%
MetLife	Promise Whole Life Select 10	\$29,800	1.25%	3.74%	4.54%
New York Life	AD 113 Custom Whole Life	\$34,330	0.88%	4.51%	5.02%
Northwestern Mutual	10 Pay Life	\$30,430	1.40%	4.09%	4.52%

PRESTIGE MAX

- Contractually paid up at 65 or 10 years after issue, whichever is later
- Preferred loan provision to facilitate strong cash flow

Male, Age 40, Best Class, \$10,000 annual premium years 1-25
Maximum cash flow years 26-45, carry to age 100

Company	Policy	Cash Flow, Yrs 26-45
Ohio National	Prestige Max	\$35,578
Guardian Life	Life Paid Up at 65	\$24,638
MassMutual	Legacy 65	\$37,210
Metropolitan Life	Promise WL Select 65	\$32,109
New York Life	Custom WL AD113	\$34,741
Northwestern Mutual	65 Life	\$23,700

Ohio National is Delivering More

1.800.242.1894 • joinus@ohionational.com • joinohionational.com

The Ohio National Life Insurance Company
Ohio National Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242
Post Office Box 237
Cincinnati, Ohio 45201-0237
Telephone: 513.794.6100
www.ohionational.com

Form 2905 Rev. 2-15

© 2015 Ohio National Financial Services, Inc.

*Northwestern Adjustable CompLife illustrations are 100% base face amount (no term blending)

Source: Competitor information obtained from company software believed to be accurate as of 2/10/15.

Current cash value and death benefit internal rates of return include policy dividends based upon the company's current dividend scale and are not guaranteed.

Whole life insurance is issued by The Ohio National Life Insurance Company. Guarantees are based on the claims-paying ability of the issuer. Dividends are not guaranteed. Loans, if taken, will reduce the death benefit. Product, product features and rider availability vary by state. Issuer not licensed to conduct business and products not distributed in Alaska, Hawaii and New York.

FOR REPRESENTATIVE USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK
NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE	