

INDEXED WHOLE LIFE INSURANCE

Prestige Indexed 10 Pay

Guaranteed death benefit with an option for cash flow

Ohio National's new Indexed Whole Life (IWL) insurance policy, the Prestige Indexed 10 Pay, can provide your clients with the stability and guarantees of a traditional whole life insurance policy – guaranteed cash values, guaranteed premiums and a guaranteed death benefit. But it may also be able to provide them with enhanced cash flow capabilities by leveraging index accounts for growth and providing multiple means of accessing the cash value. The table below compares projected cash flow from the new Prestige Indexed 10 Pay to traditional 10 Pay whole life policies from several competitors.

With a competitive return on cash values and the option to use an index loan for distribution, the Ohio National product is projected to develop the highest cash flow in this example. The product has an overloan protection rider (not illustrated), options for standard loans and surrenders and the ability to switch between loan provisions creating significant flexibility in how your client can access their money.

Male, 45, Best Class NS, \$500,000 all base premium^{1, 2}

Carrier	Premium	10 Yr. IRR on cash value	20 Yr. IRR on cash value	Cash flow 66-90 ³	Age 90 IRR on cash value	Cash flow at Ohio National premium ³
Ohio National	\$34,030	1.05%	4.01%	\$44,496	4.79%	
Ameritas	\$36,160	-1.07%	3.40%	\$23,854	3.98%	\$21,494
Guardian	\$31,975	1.46%	3.60%	\$33,758	3.92%	\$37,537
MassMutual	\$35,700	0.98%	3.80%	\$41,973	4.41%	\$40,834
New York Life	\$22,455	1.90%	3.69%	\$26,140	4.19%	\$37,593
Penn Mutual ⁴	\$24,885	1.93%	4.22%	\$30,554	4.37%	\$41,782

Do you have a prospect that's a good fit? Call the Sales Support team at 877.665.2468 (Option 1,1).

¹ Current assumptions are used in this comparison, and are subject to change. For Ohio National's Prestige Indexed 10 Pay product, this includes current cost of insurance and expense charges, as well as the current index cap and participation rate for the 1-Year S&P 500® Index Account (Capped). For competitor products, projected returns based on each competitor's current dividend scale. These non-guaranteed projections may be more or less favorable than shown.

² Ohio National data derived from illustrations produced by Ohio National's illustration software on 8/9/22. Competitor data derived from each competitor's illustration software via illustrations produced on 8/9/22.

³ All values assume \$1 cash value target at age 121. Competitor values assume withdrawals taken until cost basis, then loans. Ohio National values assume 5.60% illustrated rate and index loans taken at ages shown.

⁴ Assumes Overloan Protection Rider exercised at age 90.

Indexed whole life insurance is issued by Ohio National Life Assurance Corporation. Guarantees are based upon the claims-paying ability of the issuer. Policy, policy features and rider availability vary by state. Issuer not licensed to conduct business in NY.

Ohio National Life Assurance Corporation

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T-837850 9-22 © 2022 Ohio National Financial Services, Inc.

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