



Opportunity Kit

Your business. Your vision. We'll help.®



Ohio National
Financial Services.®

Contents

Corporate profile

Indexed whole life insurance | Prestige Indexed 10 Pay

Indexed universal life insurance | Virtus IUL II

Whole life insurance | Prestige Whole Life Portfolio

Universal life Insurance | V-Pro UL II

Term life insurance | FlexTerm Series XI

Fixed indexed annuities | ONdex Annuity products

Disability income insurance | ContinuON Income Solutions® II

Full service broker/dealer | ONESCO



You. Us. It just makes sense.

It's your business and it reflects your passion and unique vision. You own it, you shape it. We'll help you build it your way with:

- Flexible contract options and liberal vesting built on a foundation of independence
- Expertly designed products that deliver value in a wide range of economic conditions
- Completely independent broker/dealer
- Personal support, including local representation and teams across the company who are just a call away
- Financial strength and long-term focus guided by policyholder interest



Corporate profile

Corporate profile

Since 1909, we have been making a difference in the lives of our customers by delivering on our promises. We'll be there whenever a policy benefit is due, regardless of the economic climate.

We are committed to serving our policyholders, our associates, our financial professionals and the community. Ohio National's Mission is to make a difference in your life by helping you achieve financial security and independence today – and for generations to come.

Benefits paid to policyholders

More than

\$1.5 billion

paid to policyholders and beneficiaries in 2021

Benefits paid in 2021 to policyholders and beneficiaries include cash payments for life insurance benefits, systematic withdrawal transactions on deferred annuity contracts, monthly disability income benefits, retirement plan benefits and annuity lump sum death claims and disbursements. Excludes Latin American operations.

Life insurance in force

More than

\$184 billion

Assets under management

\$40.8 billion

Statutory total adjusted capital (ONLIC)

\$1.5 billion

Statutory core earnings

\$168.2 million

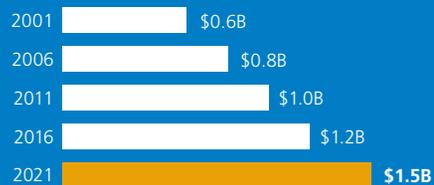
As of Dec. 31, 2021

A history of financial strength

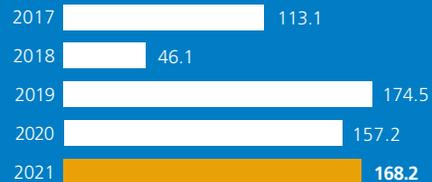
Our financial position is strong and reflects focus and ongoing discipline in our investment approach, risk management, operations and expense management.

Statutory total adjusted capital (ONLIC) **\$1.5 billion**

Total adjusted capital is utilized by regulators to evaluate the capital strength of the company on a statutory basis.



Statutory core earnings (ONLIC) **\$168.2 million**



Accessible leaders who are here for you



Pat McEvoy

Senior Vice President, Life Distribution and Sales

Responsible for leading distribution strategy and life product sales, Pat joined Ohio National and The O.N. Equity Sales Company (ONESCO), our independent broker/dealer, as president and chief executive officer, ONESCO in January 2014. He brings more than 30 years of diverse sales and leadership experience in the financial services industry having served as a registered representative, wholesaler and as president and chief executive officer at other major broker/dealers.



Jay Bley, CRCP

Senior Vice President, Annuity Distribution and Sales

Leading annuity distribution strategy and annuity product sales, Jay also has oversight responsibility for ONESCO as their president and CEO. Jay brings more than 20 years of experience to our organization and has served as ONESCO's chief compliance officer, chief operating officer and vice president, national sales. He has demonstrated an ability and passion for building relationships with distributors, growing revenues and managing profitability.

Direct and personal relationships

Regional support

- Local Regional Vice Presidents
- Sales ideas
- Contract comparison

Underwriting

- Direct access
- ON CUE: Accelerated/ Fluidless program
- eApp
- Upload/fax/mail apps
- Status on ON-Net
- ON Concierge Elite

New Business

- Single point of contact from case submission to policy issue
- Personalized regional assignments
- Dedicated team for conversions, reissues and internal replacements

ONESCO

- Independent broker/dealer
- RIA services (offered through ONIMCO)
- Transition support
- Competitive payout

Sales Support Team

- Life and DI case design and consultation
- Life and DI illustration support

Annuity Sales Team

- Annuity product and marketing support
- Annuity new business support
- Annuity illustration support

Advanced Planning

- Case consultation
- Estate planning
- Business insurance seminars
- Advanced Markets Online (AMO)
- Presentations
- Client/agent guides



Support with you in mind

Tools to equip you

- Full eSuite of electronic services, including eIllustrations, eApplications for life and DI, eDelivery for life policies and eBilling for life and DI products
- ON-Trac Learning Network
- Illustration software
- Secure financial professional website (ON-Net)
- Client presentations
- Co-branded marketing material

Programs to get you farther faster

- Agent advertising program
- Recruiting and onboarding assistance (for General Agents)
- Training and development (virtual and in-person)
- Awards, recognition and incentive meetings

The best of both worlds

The first product of its kind in the industry, Prestige indexed whole life policies offer the guaranteed protection clients rely on, combined with index-based allocation options for higher, market-based growth potential. This policy can provide protection when needed and the possibility of accumulating an attractive cash value for future use.

Valuable accumulation features

Prestige indexed whole life policies let clients choose from four index accounts that are linked to widely recognized, diverse indices and a competitive fixed account. Beginning in year 11 policies receive a 20 basis point interest step-up annually.

Flexible distribution options

Clients can access their cash surrender value via loans or withdrawals to meet their unique needs and goals. Prestige indexed whole life policies feature index and standard loan options, and clients can switch between the two as often as every 12 months, and an Overloan Protection Rider is also available for additional protection.

Important protection

Prestige indexed policies offer the important protection features of whole life, including a guaranteed death benefit, guaranteed cash value accumulation, level premiums and a guaranteed premium payment period. The index accounts also include a 0% floor on returns, meaning market volatility won't affect the policy.



Whole Life Insurance

Prestige Whole Life Portfolio

Flexibility to build a plan for life

On any client's financial journey, the key to success is always having a foundation of protection. When that protection also provides flexibility for whatever life brings, then you've got an asset that can provide value for life.

Expand clients' financial foundation

Using one of the available Paid Up Additions (PUA) riders can be a great way to build cash value and death benefit while building a policy tailored to your client's needs. The Flexible Paid-Up Additions Rider (FPUA-R), available exclusively on Prestige Protector policies, lets clients add up to four unscheduled payments in a year.

Fit business owners' needs

Business owners need to attract and retain valuable executives, and Prestige whole life policies can help with deferred compensation or Executive Bonus Plans. A Prestige Protector policy might also be a good fit for Key Person insurance.

Opportunity to earn 20% renewal income

Whole life renewal commissions are 10% in the third policy year, right? Not if you maximize your Renewal Enhancement Bonus (REB). As demonstrated below, maximizing your REB can increase your renewal income by 100% giving you a 20% renewal!

Policy year	2	3	4	5	6	7	8	9	10
Base percentage ²	10%	10%	5%	5%	2%	2%	2%	2%	2%
Total percentage with 100% renewal enhancement bonus ³	10%	20%	15%	10%	7%	4%	4%	4%	4%

Product highlights

Prestige 10 Pay

- Premiums are paid for 10 years; shortest premium payment period
- Preferred Loan Rider offers additional access to cash value

Prestige Max

- Premiums are paid to age 65; no premium payments during retirement years
- Preferred Loan Rider offers additional access to cash value

Prestige Protector

- Lowest premium whole life product
- Built to deliver the highest level of lifetime protection
- Flexible Paid Up Additions rider to adapt to additional client needs

Indexed Universal Life

Virtus IUL II

Built for today's client

Today's life insurance buyer is looking for affordable life insurance protection plus living benefits. Virtus IUL II is designed for the accumulation and distribution marketplace, and has the key features clients look for in an IUL within a simple, straight-forward design.

Affordable protection

Ohio National has been a leader in providing affordable universal life insurance death benefits and Virtus IUL II continues that tradition. Affordable cost of insurance rates and reasonable internal expenses make this a great product for a variety of sales and planning scenarios.¹

Remarkable cash flow capability

Life insurance can sometimes be used to supplement retirement income, once the need for high levels of protection goes away. Virtus IUL II provides your clients with an effective tool for delivering tax-preferred cash flow during their lifetimes.

Important protection features

Virtus IUL II provides a competitive No-Lapse Guarantee to protect your clients' death benefit. The policy also has an Accelerated Benefit Rider, available at no additional cost, that gives access to part of the death benefit in cases of chronic or terminal illness. And for clients concerned about poor index performance, the Account Value True-Up feature provides a minimum 2% return for any death claim or full surrender after the fifth policy year.

Valuable accumulation features

Virtus IUL II offers four Index Accounts that are linked to widely recognized, diverse indices. The Dollar Cost Averaging feature can help ensure a smoother allocation of premium for those who prefer lump sum or annual premium payments. Also, clients who continue their policy beyond 10 years may be eligible to receive an interest rate step-up.

Flexible distribution options

Clients who accumulate cash value in their policy may later wish to take distributions. Virtus IUL II provides both an Index Loan option and a Standard Loan option² with the ability to move between the two as your client chooses. The Standard Loan option provides for a zero net interest loan after the tenth policy year. For added protection, Virtus IUL II offers an Overloan Protection Rider at no additional premium charge.

¹ Cost of insurance and expense charges subject to change as provided in the policy.

² Once a loan option is elected it cannot be changed for 12 months.

The Index Accounts are accounts that earn interest based, in part, on the growth of a corresponding stock market index. When premiums are allocated to Index Accounts the dollars are not invested directly in any index or security. The Accelerated Benefit Rider is an acceleration of the death benefit for an individual that is certified as being permanently chronically ill or terminally ill. It is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. An acceleration creates a lien against the policy death benefit and accrues carrying charges. Please review available marketing materials, as well as policy and rider language for complete details. The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor. Withdrawals and loans reduce the death benefit and cash surrender value.

V-Pro UL II serves an extensive market

V-Pro UL II can be an excellent choice for personal needs or business planning. The affordable protection of V Pro UL II is ideal for families and individuals as they go through all life stages. V-Pro UL II also can adapt very well to the needs of business owners needing affordable coverage for Key Person insurance and Buy Sell Agreements.

Extremely competitive in long-term death benefit

If your client wishes to drive long-term death benefit to higher levels, V-Pro UL II truly excels. When structured with a Type B death benefit or as a Type A on a moderately funded level, the long-term death benefit of V-Pro UL II can compete with any other company in the market, especially when it comes to the lowest cost of insurance.

Persistency step-up on credited interest

There is a 75 basis point step-up on credited interest for all policies that persist beyond the 10th policy anniversary. This step-up is guaranteed as long as the current credited rate is greater than the contract minimum (2.00%). Thus, a policy currently receiving a 3.00% interest rate would begin receiving a 3.75% interest rate on the first day following the 10th policy anniversary. The 75 basis point increase makes short pay scenarios very effective with V-Pro UL II.

Competitive rates

Ohio National's 10-, 15- and 20-year term insurance premium rates are among the lowest in the industry, across all classes, ages and genders. Whether it's our "Basic" or "Plus" term policy, don't write a term insurance application until you see what we have to offer.

Outstanding conversion options

The "Basic" policy offers superb pricing and an option to convert to a specified permanent life insurance product. For just a few dollars more, the "Plus" policy converts to any then-available permanent policy during an expanded period. That's a lot of bang for your clients' bucks.

Premium credits when your clients convert

Ohio National offers a non-commissionable conversion credit to term policyholders after the first year. The credit is equal to one annual term insurance premium on the base policy face amount. This generous credit can be applied to the first year premium of the new permanent insurance policy.

Recap Term can bridge the gap

Clients who plan to convert to permanent insurance should consider Recap Term. This unique product offers conversion credits in the amount of all premiums paid if the client converts within the first five years. It's a great way to bridge the gap between term and permanent insurance.

Annuities

Fixed Indexed Annuities
and Single Premium Immediate
Annuities

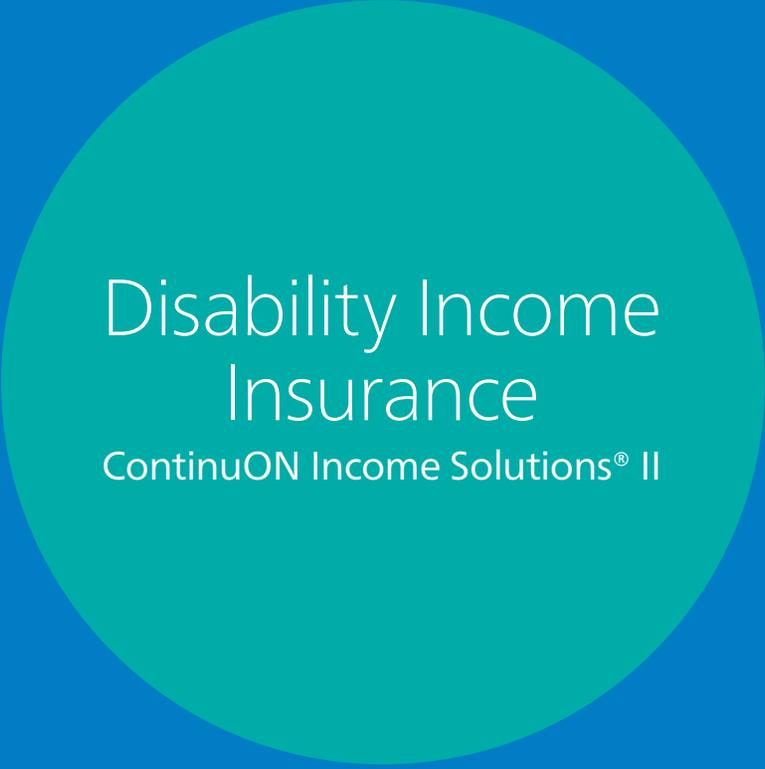
Annuities

Ondex Fixed Indexed Annuities (FIAs)

- Higher Cap crediting strategy offers higher return potential than traditional index options, particularly in a low interest rate environment.
- Uncapped 1- and 3-Year Point-to-Point strategies utilizing custom Barclays Global Trailblazer Index designed to maximize growth while offering protection from volatile markets.
- A built-in Guaranteed Accumulation Protection benefit that ensures an annual growth rate of at least 1% simple interest at the end of the surrender charge period, and resets for a new period of 7- or 10-year guaranteed growth.

Single Premium Immediate Annuities (SPIAs)

- Built to provide the retirement income individuals need, when they need it.
- It provides income immediately, and offers the flexibility to choose whether income is provided for life or another timeframe, and whether one individual is covered or two.



Disability Income Insurance

ContinuON Income Solutions® II

ContinuON Income Solutions[®] II

Feature-rich and affordably priced, ContinuON Income Solutions[®] II is our most competitive DI insurance product to date. The flexible policy design means it can be customized to fit your clients' needs and budgets.

Multi-Life GSI offers streamlined underwriting and significant premium savings

Offer DI policies to multiple employees in a defined employer group — all in a single sale — with MultiLife Guaranteed Standard Issue (GSI). Streamlined underwriting evaluates the group as a whole. No medical requirements. No exclusions. No ratings. Each qualifying employee receives an individual, non-cancellable policy with a premium discounts of 15-35% depending on the number of eligible employees.

Affordable coverage with a variety of discounts

Our Life + DI = 10% discount helps you protect your clients' lives and livelihoods when they purchase life and DI insurance together. Fully underwritten multi-life cases qualify for discounts of 15-35%. Members of approved associations/affinity groups can qualify for a 10% discount.

Our team is your team

When you sell DI insurance with Ohio National, you receive unparalleled support from DI experts who will point you in the right direction so you can do the same for your clients. You have access to sales, marketing and administrative support teams. Underwriting and issue support from experienced underwriters and case managers who only handle DI cases.

Success starts with collaboration

Collaboration is key to our mutual success and this trusted relationship allows us to offer robust products with attractive rates and desirable features. As our eyes and ears in the field, we look to you to help gauge the DI marketplace so we can build our income protection products with your clients in mind.



Full-service
Broker/Dealer
ONESCO

ONESCO

Where you can create and build your own vision

- Improve your bottom line with our highly competitive payouts and low fees
- Enjoy the freedom to maintain your own unique value proposition
- Entrepreneurship is expected

Where independence means you have the power to choose

- Committed to offering a comprehensive product platform
- Technology tailored to your needs
- Conduct business your ways

Where you have the comfort of uncommon stability

- Delivering service to independent advisors for over 50 years
- We evolve and adapt in a positive way to a changing environment
- A strong enterprise built on lasting relationships
- Our stability is also yours

Getting started

- Initial registration (FINRA U-4 and Fingerprint Filing): \$200
- Investment Advisory Registration: \$45
- FINRA and Advisory State Registration: Varies by state
- ONESCO Business Services Package (Business processing, management and compliance tools): \$600 annually*
- Errors & Omissions (Series 7 with RIA, \$5 million limit, and \$500 deductible for Ohio National and ONESCO products¹): \$2,359 annually*

* Prorated based on month of affiliation.

¹ Current rates. Policy is renewed annually in Q2.



Your business. Your vision. We'll help.®

IWL | WHOLE LIFE | IUL | UL | TERM | ANNUITIES | DI

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Life changes. We'll be there.®