

Ohio National offers a comprehensive range of life insurance products aimed at providing financial security and independence, including whole life, term life, universal life, indexed universal life, and variable universal life insurance. The company is recognized for its strong financial performance, holding A+ ratings from A.M. Best and Standard & Poor's, and an A1 rating from Moody's Investors Service, which reflects its superior financial strength and stability, managing approximately \$41.8 billion in total assets. The whole life insurance offerings, particularly the Prestige Series, feature customizable base products and riders to meet specific client needs. The FlexTerm series provides competitive pricing for term life insurance with guaranteed conversion options, available in 10-, 15-, and 20-year terms. The Virtus series of universal life insurance emphasizes low internal charges and cash accumulation, catering to both death benefit protection and retirement supplementation.

The policy document details various whole life products, including Prestige 100, Prestige 10 Pay, and Prestige Max II, each designed to deliver strong cash values, death benefits, and dividend streams. Prestige 100 allows for the purchase of paid-up additional insurance (PUAs) to enhance cash value and death benefits, while Prestige 10 Pay guarantees strong early cash values and competitive returns after the payment period. Prestige Max II is structured to be paid-up at age 65, maximizing savings and providing access to cash through high early dividends and preferred loans. Comparisons of annual premiums, current cash values, and internal rates of return for different products illustrate Ohio National's competitive performance against other companies.

The Virtus IUL product is highlighted as an indexed universal life insurance option that balances death benefit protection with cash value growth, featuring flexible loan options and a guaranteed bonus for index accounts. The V-Pro UL product is noted for its low premiums and strong long-term values, particularly suitable for executive bonus and deferred compensation scenarios. The Virtus VUL is designed for clients seeking both life insurance protection and growth potential, offering strong cash accumulation and a preferred loan provision.

The document also outlines various features and advantages of Ohio National's variable universal life (VUL) insurance policies, including competitive commission potential, liberal vesting, persistency and production bonuses, and a subsidized medical plan. The Profit Partnership Program allows participants to share in the company's mortality profits, with historical returns averaging over 13 percent since 1995, although future performance is not guaranteed. Enrollment in this program is voluntary and based on production requirements, with tax-deferred account accumulation and no impact on commissions. The company provides robust support through various teams, including orientation and product sales support, as well as advanced planning assistance from legal and tax professionals.

Additionally, the document mentions the optional Accelerated Benefit Rider, which permits partial acceleration of the death benefit if the insured is certified as chronically or terminally ill, creating a lien against the death benefit that accrues carrying charges and reduces the cash value available for loans or surrenders. Premium payments must continue even if an accelerated benefit is taken, and lapsing or terminating the policy after utilizing this benefit may result in a taxable event. Furthermore, any accidental death benefit provided by a rider is not eligible for acceleration under this provision. Overall, Ohio National's life insurance offerings are structured to provide clients with flexible, affordable options that align with their long-term financial goals while emphasizing strong customer value and financial security.