

Are you ready?

Take a look at what you can afford. Then ask yourself ... can I really afford not to?

Contact your Ohio National representative today.



Premiums shown on reverse side are for Term 10 Plus and Term 20 Plus renewable term life insurance policies that guarantee the premium to remain level for 10 and 20 years, respectively, from the policy date. The premiums quoted are based on the age of the insured at nearest birthday and specified underwriting classification and are subject to change without notice. Premiums for issued policies may be different than the premiums shown based upon actual underwriting classification.

Generally, in the absence of fraud, after the policy has been in effect for two years during your lifetime, we cannot contest the policy due to a false statement made in the application. In the event of death during the first two policy years by suicide or self-destruction while sane or insane, only the premiums paid will be returned as death proceeds.

Tracing its corporate origins to 1909, Ohio National markets a variety of insurance and financial products in 47 states (all except Alaska, Hawaii and New York), the District of Columbia and Puerto Rico, with subsidiary operations in Santiago, Chile. We are committed to building long-term relationships with our customers and to providing them with solutions as their needs change over time.

All ratings information is according to reports published on: www.standardandpoors.com, www.ambest.com/ratings and www.moody.com/insurance. For the most current ratings, see www.ohionational.com.

FlexTerm Series policies (07-TR-1 and 07-TR-1U with 07-TRE-1 (Plus only)) are underwritten and issued by Ohio National Life Assurance Corporation. Term products convertible to the end of the level term period or to the policy anniversary date nearest the insured's 70th birthday, whichever occurs first. Conversion options vary by term product. Guarantees are based upon the claims-paying ability of the issuer. Product, product features and rider availability vary by state. Company not licensed to conduct business and products not distributed in AK, HI and NY.



Life changes. We'll be there.™

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Term Life Insurance



Are you ready?

The question isn't **Can** you afford life insurance. But **Will** you?

What is term life insurance?

Term life insurance is one of the most inexpensive ways to provide your family with death benefit protection. With term insurance, the premiums you pay provide you with coverage for a specified period of time. There is no savings component, no special features, no cash value accumulation ... it's the simplest form of life insurance you can buy.

Why do I need life insurance?

With the death benefit from your policy, you can protect your family from financial devastation caused by your death. Your family could be able to:

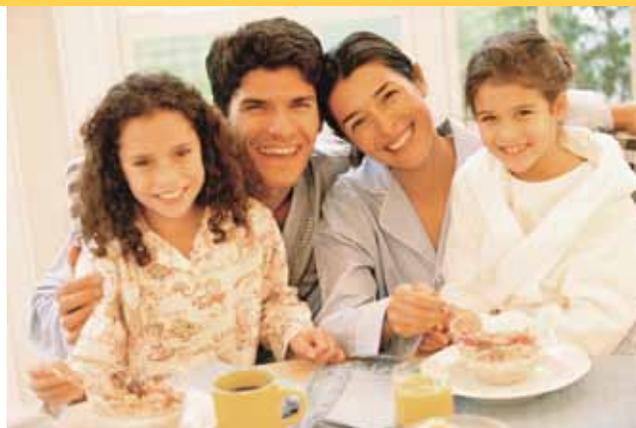
- Pay the mortgage.
- Pay off debts.
- Pay for funeral expenses.
- Pay for your children's education.

What do I get for my money?

Ohio National offers 10-, 15-, and 20-year level term life insurance policies. With any policy, you can be sure that:

- Your premium amount will stay the same for a set period of years.
- Your death benefit is guaranteed.
- You can convert to a permanent policy.*
- You can add optional riders to your policy to enhance your coverage.
- You can reapply for new coverage at the end of your policy's term.

* If issued before age 70. Term products are convertible to the end of the level term period or the policy anniversary nearest the insured's 70th birthday, whichever occurs first.



Why should I choose Ohio National?

Ohio National is a low-cost leader in the term market. But cost is not the only factor you should consider. You should also evaluate a company's financial strength and claims-paying ability. After all, you want to be confident that the death benefit is there when your family needs it.

The easiest way to review a company's strength ... independent rating companies. Rating companies have strict benchmarks and their findings are published on an annual basis. Ohio National's financial ratings from three of the most well-known companies are listed below:

- **"A+ (Superior)"** from A.M. Best Company (based on balance sheet strength, operating performance and business profile), its second-highest ranking out of 16 categories.
- **"AA- (Very Strong)"** from Standard & Poor's (for financial security characteristics), its fourth-highest ranking on a 21-part scale.
- **"A1"** from Moody's (for insurance financial strength), its fifth-highest ranking on a 21-part scale.

To find out more about Ohio National, visit our Web site at: www.ohionational.com.

What product should I choose?

With Ohio National, you can choose a "Basic" or a "Plus" policy. "Basic" policies cost a few dollars less, but if you're considering a permanent product in the future, they can only be converted to one specific product. "Plus" policies are often a better value because they can be converted to any permanent Ohio National product available, including whole life, universal life, and variable universal life. This is an advantage you won't find with many other insurers.

10-Year Term Plus

Healthiest Nonsmoker, \$500,000 Death Benefit, Monthly Premiums

Age	Male	Female
35	\$ 13.84	\$ 12.98
40	\$ 17.73	\$ 16.87
45	\$ 29.41	\$ 25.09
50	\$ 43.68	\$ 35.47
55	\$ 73.09	\$ 54.93
60	\$118.07	\$ 79.15

20-Year Term Plus

Healthiest Nonsmoker, \$500,000 Death Benefit, Monthly Premiums

Age	Male	Female
35	\$ 22.92	\$ 19.90
40	\$ 30.71	\$ 26.82
45	\$ 52.33	\$ 41.52
50	\$ 80.88	\$ 58.82
55	\$128.45	\$ 96.45
60	\$217.98	\$148.35

Monthly premiums for automatic bank draft