

** If tax-free loans are taken and the policy lapses, a taxable event may occur. Loans and withdrawals from life insurance policies that are classified as modified endowment contracts may be subject to tax at the time that the loan or withdrawal is taken and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Withdrawals and loans reduce the death benefit and cash surrender value.*

Prestige Max is issued as Policy Forms 06-PW-1/1U+ and any state variations.

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. Products, product features, and rider availability vary by state. The issuer is not licensed to conduct business and products are not distributed in Alaska, Hawaii, or New York.

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.

For purposes of this brochure, “you” means owner of the policy who is also the insured. Consult your agent for other situations.

Whole Life Insurance



PRESTIGE MAX

Ohio National's paid up at age 65
whole life insurance solution

PRESTIGE MAX

Ohio National's Prestige Max is a limited pay (or “short pay”) whole life insurance policy. You pay all premiums due on the policy by age 65 or 10 years after issue, whichever is later. Although premiums stop by age 65, the life insurance protection continues for your lifetime.

It's a great way to make sure your premiums end by retirement age, but **your protection continues for life.**

Understanding Whole Life Insurance

In our ever-changing world it is comforting to find something on which you can rely. Whole life insurance offers you comfort, reliability and predictability. As long as premiums are paid when due, whole life insurance offers:

- Guaranteed premiums that remain the same
- Guaranteed lifetime death benefit protection
- Guaranteed cash accumulation
- The potential to earn dividends

Unlike other assets such as stocks, bonds and mutual funds, your whole life insurance policy's cash value will not fluctuate based on the performance of financial markets.



The Whole Life Difference

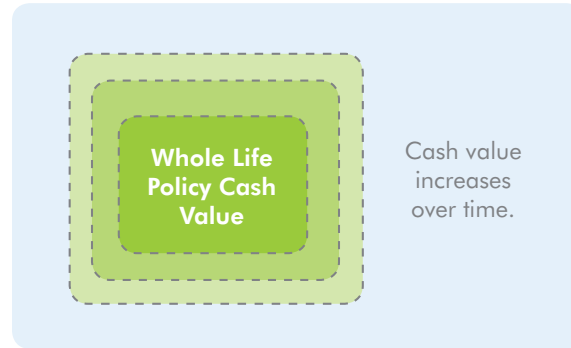
No insurance or investment product offers all the unique features that whole life insurance provides. It's one of the reasons that whole life remains one of the most popular types of life insurance in the industry.

	Whole Life	Universal Life	Term Insurance
Permanent Death Benefit Protection	Yes	Yes	No
Lifetime Guaranteed Premiums	Yes	Sometimes*	No
Guaranteed Cash Accumulation	Yes	Sometimes*	No
Potential to Earn Dividends	Yes	No	No

* This information refers to products generally available in the market. Some universal life policies offer guaranteed premiums and guaranteed cash value growth. However, the cash value growth is often less than with whole life insurance.

Cash Accumulation

One of the core benefits of whole life insurance is its guaranteed cash value accumulation. In general, when you pay your whole life insurance premium, the premium dollars pay for the cost of Ohio National providing the lifetime death benefit. As premiums are paid, the policy's cash value increases over time and is guaranteed never to decrease. This serves as a great way to accumulate cash value on a long-term basis.



Tax Deferral and Cash Flow Needs

The cash value accumulates on a tax-deferred basis – meaning, you do not pay taxes on any cash value increases until it is distributed. Since a whole life policy is life insurance, it receives favorable tax treatment. You can take loans from your policy's cash value or withdrawals up to the cost basis of your policy **without paying current taxes** on the distribution.*

You can access your whole life policy's cash value to help with:

- The down payment on a home
- College tuition expenses
- Supplementing retirement income

Note: Withdrawals and loans, if taken, reduce the policy death benefit. Any outstanding policy loan amounts are subtracted from the policy death benefits, or from the cash value payable at surrender of the policy.

Dividends

Prestige Max is a *participating* whole life insurance policy. This means that policyholders are eligible to *participate* in the profits of the issuing company in the form of dividends.

Dividends are an important benefit of your Prestige Max policy. The policy was designed to generate **high dividends early and throughout**, which can significantly enhance the performance of your policy.

Dividends are not guaranteed. However, Ohio National has paid dividends to participating policyholders every year since 1924. Through every financial crisis, including the Great Depression and the Great Recession, dividends have been paid on our whole life policies.

You choose how to use dividends

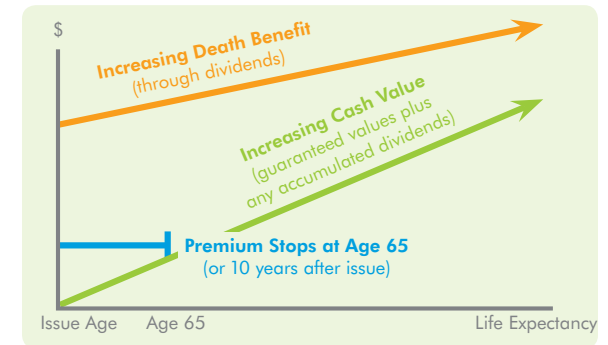
Once dividends are declared, they are yours to keep. You control how your dividends should be used. You can:

- Increase your policy's death benefit and cash value by purchasing additional paid-up insurance.
- Reduce your premium payments and keep more money in your pocket.
- Receive your dividends as a cash payment.
- Place your dividends in an Ohio National interest-bearing account for future use.

PRESTIGE MAX

Ohio National's Prestige Max whole life policy is designed for people who are willing to pay higher premiums to generate significant cash flow later. You pay premiums until age 65 or 10 years after issue, whichever is later, and life insurance protection continues for your entire lifetime.

Prestige Max may be a great solution for purchasers who would like to use life insurance to provide future cash flow, along with lifetime death benefit protection.



Prestige Max Strengths

- Premiums are guaranteed to stop at age 65 or 10 years after issue, whichever is later
- Dividends start high and early
- Strong cash flow

Prestige Max provides the long-term protection and cash flow potential you need. You can also purchase various optional riders to tailor your Prestige Max policy to further meet your specific needs.

Talk to your financial representative about **PRESTIGE MAX.**

