

ONcore Variable Annuities

Optional Living and Death Benefit Riders



Plan

Accumulate

Protect
Safeguard your investment and guarantee your payments.

Access

Table of Contents

2

Optional Living Benefit Riders

Guaranteed Lifetime Withdrawal Benefit Plus (GLWB Plus) Rider
Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider
Guaranteed Principal Protection (GPP) Rider

6

Optional Death Benefit Riders

Premium Protection Plus Rider
Premium Protection Rider
Annual Step-Up Rider
Gain Enhancement Benefit Plus (GEB Plus) Rider
Gain Enhancement Benefit (GEB) Rider
5% Guaranteed Minimum Death Benefit Rider 80

This material is intended to be a summary of ONcore variable annuities' optional living and death benefit riders, but it is not comprehensive. It must be preceded or accompanied by an ONcore Variable Annuities Contract Features brochure. It is not part of the contract. It is authorized for distribution only when accompanied or preceded by current prospectuses.

ONcore Variable Annuities

Optional **Living and Death** Benefit Riders

Ohio National's optional living and death benefit riders can be added to a variable annuity for a variety of reasons: to allow you to customize your annuity to protect your investments, to take advantage of market potential, and to leave a legacy to special people or organizations in your life. The riders included in this brochure are available for a fee when purchased in tandem with an Ohio National ONcore variable annuity.

Guarantees based upon the claims-paying ability of The Ohio National Life Insurance Company. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply. Withdrawals may reduce the death benefit, cash surrender value and any living benefit amount. For tax purposes only, withdrawals will come first from any gains in the contract.

Optional Living Benefit Riders

Ohio National offers several optional living benefit riders that enable you¹ to take advantage of upside market potential and obtain guarantees that may protect your investment. These riders are available when purchased in tandem with an Ohio National variable annuity (for an additional fee). You should review all rider features to determine whether they provide the benefits desired.

Guaranteed Lifetime Withdrawal Benefit Plus (GLWB Plus) Riders

Availability

- Available at issue only
- May not be dropped
- Includes Guaranteed Principal Protection 8 (GPP8) feature
- One of the following Death Benefit Riders may be purchased in conjunction with this Rider:

Premium Protection Plus
Premium Protection
Annual Step-Up

Issue Ages

SINGLE LIFE: Through Annuitant's age 85.
JOINT LIFE: Ages 0 – 85 for both Participating Spouses

Annual Rider Fees

SINGLE LIFE: 0.95% of the GLWB Base Amount²
JOINT LIFE: 1.25% of the GLWB Base Amount²

GLWB Plus Rider Overview

The Guaranteed Lifetime Withdrawal Benefit Plus (GLWB Plus) Riders (available as either Single Life or Joint Life) guarantee lifetime withdrawals during the Lifetime Withdrawal Period (ages 59½ and older) and the opportunity to increase your withdrawal stream by capturing potential market gains. They also provide protection in declining markets by assuring that your withdrawal stream will continue regardless of market performance. The withdrawal amounts are based on your Guaranteed Lifetime Withdrawal Benefit Base.³ On each anniversary, the GLWB Base is increased to the greatest of: (a) the GLWB Base on the previous anniversary plus any additional purchase payments, adjusted for any excess withdrawals; (b) the Step-Up Base (the then-current contract value); or (c) the Annual Credit Base (see below).

Accumulation Features

■ 8% CREDIT

The Annual Credit Base provides for an 8% simple interest credit to your GLWB Base for each of the first 10 years the GLWB Plus is in effect in which you take no withdrawals. This 10-year period is the Annual Credit Period. You will start a new 10-year Annual Credit Period if the GLWB Base is increased to the contract value on an anniversary. If you take a withdrawal from the contract during the Annual Credit Period, you will not be eligible for the 8% annual credit for that year.

If, on any anniversary, no withdrawals have occurred during the previous 12 months, the Annual Credit Base will equal the sum of: (a) the GLWB Base on the prior anniversary; (b) any purchase payments made during the year; and (c) 8% of the Annual Credit Calculation Base.⁴

■ 200% DEFERRAL CREDIT

If you take no withdrawals in the first 10 years that the GLWB Plus Rider is in effect, you are guaranteed that the GLWB Base on the 10th anniversary will be equal to at least the total of: (1) 200% of your total purchase payments made in the first contract year the Rider is in effect, plus (2) any purchase payments made in the remainder of the first 10 years the Rider is in effect and the 8% annual credits received on those purchase payments. If your current GLWB Base, including any annual credits received, exceeds this total, your GLWB Base will be equal to the higher amount.

■ ANNUAL STEP-UPS

The Step-Up Base preserves potential market gain by stepping up to the contract value, if higher, on each anniversary.

Principal Protection

On the 8th anniversary, you may forfeit your GLWB Plus Rider and restore your Contract Value back to the Guaranteed Principal Amount (i.e. purchase payment adjusted for any withdrawals you've taken).⁵



Withdrawal Features

■ MAXIMUM ANNUAL WITHDRAWAL (MAW) AMOUNT

The MAW Amount is based on your age at the time of your first withdrawal during the lifetime annuity period, or any subsequent withdrawals following a Step-Up.

The chart below illustrates the percentages and withdrawal age bands allowed under the Rider (Joint Life based on age of younger spouse).

Ages 59½ - 64	4.25%	Ages 80 - 84	6.50%
Ages 65 - 74	5.25%	Ages 85+	7.00%
Ages 75 - 79	6.00%		

Excess withdrawals will reduce the GLWB Base by the greater of a pro-rata reduction or the dollar amount of any excess withdrawal. Excess withdrawals are withdrawals taken prior to reaching age 59½, those exceeding the MAW Amount during the Lifetime Withdrawal Period or (if you have elected RMD treatment) those that are deemed excess withdrawals under the RMD provision. Excess withdrawals may affect your future annual withdrawal guarantees. The Lifetime Withdrawal Period will begin on the date you elect to take your first withdrawal after reaching age 59½, and your withdrawals have the potential to step up annually.

This Rider will enter the Lifetime Annuity Period on the earlier of:

- 1) the anniversary of the Contract Date immediately following the Annuitant's 95th birthday; or
- 2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero for a reason other than an Excess Withdrawal before the Annuitant (or Youngest Participating Spouse) reaches age 59½, the Lifetime Annuity Period is deferred until such time. On the first day of the month following the first contract anniversary in the Lifetime Annuity Period until the annuitant's death, you will be paid a monthly annuity (known as the MAW Annuity), in an amount equal to 1/12th of the then-current MAW.

Once this Rider has entered the Lifetime Annuity Period:

- 1) the contract will provide only the benefits provided under the Rider and you will not be able to make any withdrawals other than payments under the MAW Annuity;
- 2) all other riders attached to the contract will terminate unless otherwise expressly stated in any such rider; and
- 3) no additional purchase payments will be accepted.

■ REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

If you are required to take RMDs, we will allow you to take your RMD amount based on the contract to which the Rider applies, even if it exceeds your MAW Amount under the GLWB Plus Rider, without affecting your GLWB Base.⁶ Any withdrawals in a contract year will be considered excess withdrawals if they exceed the greater of:

- 1) your MAW Amount; or
- 2) your RMD for the calendar year beginning on January 1st prior to the start of the contract year.

Under the Joint Life version of the GLWB Plus Rider, RMDs taken before the Youngest Participating Spouse reaches age 59½ will be considered excess withdrawals.

Managed Volatility Portfolio (MVP) Requirements

The GLWB Plus Riders help provide protection against market volatility. You allocate your purchase payments amongst the MVPs. These portfolios have been designed specifically to reduce market volatility and protect against market swings and seek to produce more consistent returns over time.⁷

You may also allocate your purchase payments to a Dollar Cost Averaging account (if available) and then transfer to the MVPs in accordance with MVP Requirements.

Special Note About the Joint Life Rider

The Guaranteed Lifetime Withdrawal Benefit Plus Rider (Joint Life) guarantees lifetime withdrawals for you and your spouse that will not be diminished upon the death of a spouse if the death occurs during the Lifetime Withdrawal Period. Your contract can be jointly held with both husband and wife as Owners, or it can be a sole Owner contract with your spouse listed as the sole beneficiary. The Guaranteed Lifetime Withdrawal Amount is based on the age of the Youngest Participating Spouse. As a result, if there is a substantial age difference between the two participating spouses, there is the possibility of a longer waiting period before withdrawals allowed under the Rider can begin. Spouses must be legally married to each other in order to be eligible for Rider benefits.⁸ See the product prospectus for additional details. The Joint Life version may not be available on certain qualified plans.

Optional Living Benefit Riders (cont'd)

Guaranteed Lifetime Withdrawal Benefit (GLWB) Riders

Availability

- Available at issue only
- May not be dropped
- One of the following Death Benefit Riders may be purchased in conjunction with this Rider:
 - Premium Protection Plus
 - Premium Protection
 - Annual Step-Up

Issue Ages

SINGLE LIFE: Through Annuitant's age 85
JOINT LIFE: Ages 0 – 85 for both Participating Spouses

Annual Rider Fees

SINGLE LIFE: 1.05% of the GLWB Base Amount²
JOINT LIFE: 1.35% of the GLWB Base Amount²

GLWB Rider Overview

The Guaranteed Lifetime Withdrawal Benefit (GLWB) Riders (available as either Single Life or Joint Life) guarantee lifetime withdrawals during the Lifetime Withdrawal Period (ages 59½ and older) and the opportunity to increase your withdrawal stream by capturing potential market gains. They also provide protection in declining markets by assuring that your withdrawal stream will continue regardless of market performance. The withdrawal amounts are based on your Guaranteed Lifetime Withdrawal Benefit Base.³ On each anniversary, the GLWB Base is increased to the greatest of: (a) the GLWB Base on the previous anniversary plus any additional purchase payments, adjusted for any excess withdrawals; (b) the Step-Up Base (the then-current Contract Value); or (c) the Annual Credit Base (see below).

■ 8% CREDIT

The Annual Credit Base provides for an 8% simple interest credit to your GLWB Base for each of the first 10 years the GLWB is in effect in which you take no withdrawals. This 10-year period is the Annual Credit Period. You will start a new 10-year Annual Credit Period if the GLWB Base is increased to the Contract Value on an Annual Step-Up. If you take a withdrawal from the contract during the Annual Credit Period, you will not be eligible for the 8% annual credit for that year.

If, on any anniversary, no withdrawals have occurred during the last 12 months, the Annual Credit Base will equal the sum of: (a) the GLWB Base on the prior anniversary; (b) any purchase payments made during the year; and (c) 8% of the Annual Credit Calculation Base.⁴

Accumulation Features

■ 200% DEFERRAL CREDIT

If you take no withdrawals by the later of the 10th anniversary or the anniversary following your 70th birthday (Annuitant's age for Single Life version or Youngest Participating Spouse's for Joint Life version), you are guaranteed that the GLWB Base will be equal to at least the total of: (1) 200% of your total purchase payments made in the first contract year the Rider is in effect, plus (2) any purchase payments made in the contract after the

first contract year the Rider is in effect, and the 8% annual credits received on those purchase payments. If your current GLWB Base, including any annual credits received, exceeds this total, your GLWB Base will be equal to the higher amount.

■ ANNUAL STEP-UPS

The Step-Up Base preserves potential market gain by stepping up to the Contract Value, if higher, on each anniversary.

Withdrawal Features

■ MAXIMUM ANNUAL WITHDRAWAL (MAW) AMOUNT

The MAW Amount is based on your age at the time of your first withdrawal during the lifetime annuity period, or any subsequent withdrawals following a Step-Up.

The chart below illustrates the percentages and withdrawal age bands allowed under the Rider (Joint Life based on age of younger spouse).

Ages 59½ - 64	4.00%	Ages 80 - 84	6.00%
Ages 65 - 74	5.00%	Ages 85+	6.50%
Ages 75 - 79	5.50%		

Excess withdrawals will reduce the GLWB Base by the greater of a pro-rata reduction or the dollar amount of any excess withdrawal. Excess withdrawals are withdrawals taken prior to reaching age 59½, those exceeding the MAW Amount during the Lifetime Withdrawal Period or those that are deemed excess withdrawals under the Rider's RMD provision (if you have elected RMD treatment). Excess withdrawals may affect your future annual withdrawal guarantees. The Lifetime Withdrawal Period will begin on the date you elect to take your first withdrawal after reaching age 59½, and your withdrawals have the potential to step up annually.

This Rider will enter the Lifetime Annuity Period on the earlier of:

- 1) the anniversary of the Contract Date immediately following the Annuitant's 95th birthday; or
- 2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero for a reason other than an Excess Withdrawal before the Annuitant (or Youngest Participating Spouse) reaches age 59½, the Lifetime Annuity Period is deferred until such time. On the first day of the month following the first contract anniversary in the Lifetime Annuity Period until the annuitant's death, you will be paid a monthly annuity (known as the MAW Annuity), in an amount equal to 1/12th of the then-current MAW.

Once this Rider has entered the Lifetime Annuity Period:

- 1) the contract will provide only the benefits provided under the Rider and you will not be able to make any withdrawals other than payments under the MAW Annuity;
- 2) all other riders attached to the contract will terminate unless otherwise expressly stated in any such rider; and
- 3) no additional purchase payments will be accepted.

■ **REQUIRED MINIMUM DISTRIBUTIONS (RMDs)**

If you are required to take RMDs, we will allow you to take your RMD amount based on the contract to which the Rider applies, even if it exceeds your MAW Amount under the GLWB Rider, without affecting your GLWB Base.⁶ Any withdrawals in a contract year will be considered excess withdrawals if they exceed the greater of:

- 1) your MAW Amount; or
- 2) your RMD for the calendar year beginning on January 1st prior to the start of the contract year.

Under the Joint Life version of the GLWB Rider, RMDs taken before the Youngest Participating Spouse reaches age 59½ will be considered excess withdrawals.

Investment Requirements

In order to purchase a GLWB Rider, all contract purchase payments must be allocated to one of the Asset Allocation Models specified in the product prospectus (currently, Models 2, 3 or 4) or allocated in accordance with the investment requirements detailed in the product prospectus.

Special Note About the Joint Life Rider

The Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life) guarantees lifetime withdrawals for you and your spouse that will not be diminished upon the death of a spouse if the death occurs during the Lifetime Withdrawal Period. Your contract can be jointly held with both husband and wife as Owners, or it can be a sole Owner contract with your spouse listed as the sole beneficiary. The Guaranteed Lifetime Withdrawal Amount is based on the age of the Youngest Participating Spouse. As a result, if there is a substantial age difference between the two participating spouses, there is the possibility of a longer waiting period before withdrawals allowed under the Rider can begin. Spouses must be legally married to each other in order to be eligible for Rider benefits.⁸ See the product prospectus for additional details. The Joint Life version may not be available on certain qualified plans.

Guaranteed Principal Protection (GPP) Rider

<p>Availability</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Not available with any GLWB Plus or GLWB Riders <input checked="" type="checkbox"/> Available at issue only <input checked="" type="checkbox"/> May be dropped at contract anniversary 	<p>Issue Ages Through Annuitant's age 79</p> <p>Annual Rider Fee 0.45% of the average Guaranteed Principal Amount</p>
---	---

GPP Rider Overview

This Rider guarantees return of original purchase payment and any additional purchase payments made within the first six months of the contract, less a pro-rata adjustment for any withdrawals, on the 10th anniversary. Withdrawals reduce the benefit pro-rata, which means the benefit is reduced by the same percentage reduction to the contract value that resulted from the withdrawal.

The 10-year term can be reset on any anniversary after the first five years (up to age 80). At reset, any portfolio gains and additional purchase payments (adjusted for withdrawals) are included in the Guaranteed Principal Amount and a new 10-year term begins. The Rider charge rate at reset may be higher than the original rate. If not reset at the end of a 10-year term, and if your Eligible Contract Value is less than your Guaranteed Principal Amount, the difference will be added to your contract in a lump sum.

Without the GPP Rider, your variable annuity is subject to investment risks, including possible loss of principal investment.

Surrendering during a contract year incurs a full annual Rider charge. If all requirements are met, this Rider will guarantee principal regardless of how the variable portfolios have performed.

Managed Volatility Portfolio (MVP) Requirements

The GPP Rider provides protection against market volatility. You allocate your purchase payments amongst the MVPs. These portfolios have been designed specifically to reduce market volatility and protect against market swings and seek to produce more consistent returns over time.⁷

You may also allocate your purchase payments to a Dollar Cost Averaging account (if available) and then transfer to the MVPs in accordance with MVP Requirements.

Optional Death Benefit Riders

Ohio National offers the following optional death benefit riders. These riders (which are available for an additional fee) allow you to customize your annuity and leave a legacy to the most important people or organizations in your life. Death benefit riders may provide benefits that exceed or are in addition to the base contract death benefits if you die prior to the Annuity Payout Date.

Premium Protection Plus Death Benefit Rider

Availability

- Only available in conjunction with a GLWB Plus or GLWB Rider.
- Available at issue only
- May not be dropped

Issue Ages

Through Annuitant's age 70

Annual Rider Fee

0.45% of the GLWB Death Benefit Amount²

Rider Overview

This Rider guarantees a death benefit equal to total purchase payments. Prior to the Annuitant's 85th birthday, withdrawals allowed under a GLWB Plus or GLWB Rider will not reduce the death benefit. After the Annuitant's 85th birthday, withdrawals allowed under the Rider will reduce the death benefit on a dollar-for-dollar basis. Excess withdrawals will reduce the death benefit by the greater of a pro-rata reduction or the dollar amount of any excess withdrawals.

On the seventh anniversary, the death benefit will step up to the contract value, if higher, to lock in any market gains.

The Rider will terminate if the GLWB Plus or GLWB Rider enters the Lifetime Annuity Period prior to age 95.

Premium Protection Death Benefit Rider

Availability

- Only available in conjunction with a GLWB Plus or GLWB Rider.
- Available at issue only
- May not be dropped

Issue Ages

Through Annuitant's age 75

Annual Rider Fees

0.10% of the GLWB Death Benefit Amount
(issue ages 0-70)

0.25% of the GLWB Death Benefit Amount
(issue ages 71-75)

Rider Overview

This Rider guarantees that beneficiaries will receive no less than the Annuitant's total purchase payments via a combination of GLWB Plus or GLWB Rider withdrawals and a death benefit. Even if the contract value is reduced to zero, any remaining death benefit is still payable; the death benefit is reduced dollar-for-dollar for withdrawals up to the MAW amount under a GLWB Plus or GLWB Rider. Excess withdrawals will reduce the death benefit by the greater of a pro-rata reduction or the dollar amount of any excess withdrawals.

Annual Step-Up Death Benefit Rider

Availability

- Available with all Living Benefit Riders
- Available at issue only
- May be dropped at contract anniversary

Issue Ages

Through Annuitant's age 75

Annual Rider Fee

0.25% of the Annual Step-Up Death Benefit Amount

Rider Overview

This Rider preserves potential gain, on every anniversary (adjusted for subsequent purchase payments and withdrawals), by increasing the death benefit to the contract value, if the contract value is higher. Withdrawals reduce the death benefit pro-rata, which means the benefit is reduced by the same percentage reduction to the contract value that resulted from the withdrawal. The Rider stops accumulating at the anniversary after the Annuitant's 85th birthday. After this anniversary, the benefit amount remains until the Annuity Payout Date, but will no longer increase in value. The charge for the Rider will continue to be deducted while the Rider is in effect.

Gain Enhancement Benefit Plus (GEB Plus) Rider

Availability

- Not available in conjunction with a GLWB Plus or GLWB Rider.
- Available at issue only
- May not be dropped

Issue Ages

Through Annuitant's age 75

Annual Rider Fees

0.30% of the death benefit amount (issue ages 0-70)

0.60% of the death benefit amount (issue ages 71-75)

Rider Overview

This Rider pays 40% of investment earnings (gains within the contract) as an additional death benefit upon the Annuitant's death. No benefit is received if there is no gain in the contract.

The maximum benefit is 100% of purchase payments; adjusted pro-rata for withdrawals, up to \$1 million on each life. Withdrawals reduce the benefit pro-rata, which means the benefit is reduced by the same percentage reduction to the contract value that resulted from the withdrawal.

Gain Enhancement Benefit (GEB) Rider

Availability

- Not available in conjunction with a GLWB Plus or GLWB Rider.
- Available at issue only
- May not be dropped

Issue Ages

Through Annuitant's age 75

Annual Rider Fees

0.15% of the death benefit amount (issue ages 0-70)

0.30% of the death benefit amount (issue ages 71-75)

Rider Overview

This Rider pays 25% of investment earnings (gains within the contract) as an additional death benefit upon the Annuitant's death. No benefit is received if there is no gain in the contract.

The maximum benefit is 50% of purchase payments; adjusted pro-rata for withdrawals, up to \$1 million on each life. Withdrawals reduce the benefit pro-rata, which means the benefit is reduced by the same percentage reduction to the contract value that resulted from the withdrawal.

Optional Death Benefit Riders (cont'd)

5% Guaranteed Minimum Death Benefit Rider 80

Availability

- Not available in conjunction with a GLWB Plus or GLWB Rider.
- Available at issue only
- May be dropped at contract anniversary

Issue Ages

Through Annuitant's age 75

Annual Rider Fees

0.45% of the GMDB Amount

Rider Overview

Accumulates purchase payments at 5% annually guaranteed up to two times purchase payments for all funds allocated to variable portfolios (except Money Market Portfolio) or an Asset Allocation Model. Any additional payments received within the first three months of the contract date will be included in the initial Guaranteed Minimum Death Benefit (GMDB) amount, which is adjusted dollar-for-dollar for withdrawals up to 5% of the GMDB amount, pro-rata thereafter. The Rider stops accumulating at the anniversary after the Annuitant's 80th birthday. After this anniversary, the benefit amount remains until the Annuity Payout Date, but will no longer increase in value. The charge for the Rider will continue to be deducted while the Rider is in effect.



Protect
Safeguard your investment and guarantee your payments.



The annual expense for the entire ONcore Variable Annuities product line (without optional added benefits) ranges from 0.65% to 1.80%. Product availability varies by broker/dealer. See individual product prospectuses for specific per-product fees. Rider fees are deducted on each anniversary.

Optional Rider Name	Max. Annual Rider Fees
GLWB and GLWB Plus Riders (Single Life)	GLWB 2.10% / Plus 2.00%
GLWB and GLWB Plus Riders (Joint Life)	GLWB 2.70% / Plus 2.50%
Premium Protection Plus Death Benefit (Single Life; Joint Life)	0.90%

Contact your registered representative or visit www.ohionational.com/fund info to obtain current prospectuses. Please read the product and fund prospectuses carefully before you invest or send money. Investors should consider the investment objectives, strategies, risk factors and charges and expenses of the underlying variable portfolios carefully before investing. The fund prospectus contains this and other information about the underlying variable portfolios.

Early withdrawals or surrenders may be subject to surrender charges. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. For tax purposes only, withdrawals will come first from any gain in the contract. Federal and state tax laws in this area are complex and subject to change. Consult your personal tax adviser on all tax matters. Withdrawals may reduce the death benefit, cash surrender value and any living benefit amount.

Guarantees based upon the claims-paying ability of The Ohio National Life Insurance Company. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios.

Variable annuities are sold by prospectuses, which contain more complete information including fees, surrender charges and other costs that may apply. As with any investment, investing in variable portfolios involves risk, including possible loss of principal. Past performance is not a guarantee of future results.

Variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, variable annuities may pay out an income stream of a series of payments or a lump sum. If you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining contract value.

Product, product features and Rider availability vary by state. Issuer not licensed to conduct business and products not distributed in AK, HI or NY.

¹ For purposes of this Rider brochure “you” means Owner. Owner and Annuitant are presumed to be the same person, which is typically the case. Consult your registered representative for other situations.

² Rate may be higher upon Step-Up.

³ The GLWB Base is not available as a cash option and is used solely for the purpose of calculating GLWB payments. It does not provide a contract value or guarantee performance of any investment option.

⁴ Annual Credit Calculation Base (ACCB) – At the start of the initial Annual Credit Period, the ACCB is set equal to the GLWB Base. The value of the ACCB generally remains unchanged during an Annual Credit Period except when:

- a) A purchase payment is made (at that time, the ACCB will increase by the amount of the purchase payment); or
- b) The GLWB Base is adjusted for Excess Withdrawals (at that time, the ACCB will be set equal to the lesser of the then-current ACCB or the GLWB Base after the adjustment for an Excess Withdrawal).

A new Annual Credit Period begins following an annual Step-Up (at that time, the ACCB will be set equal to the Step-Up Base).

- ⁵ Guaranteed Principal Amount equals the total of all purchase payments made within the first 6 months of the contract, adjusted pro-rata for withdrawals. If you exercise the Guaranteed Principal Protection option, the GLWB Plus Rider and, if selected, the Premium Protection and Premium Protection Plus Death Benefit Riders, will immediately terminate.
- ⁶ The RMD amount based on your ONcore contract will not be calculated until December 31 of each calendar year. As a result, you will not be eligible to receive RMD treatment under this Rider for the remainder of the first calendar year in which the Rider is purchased. Under such circumstances, any RMD withdrawals taken exceeding the MAW Amount for the then-current contract year would be considered excess withdrawals and negatively affect the GLWB Base. Therefore, if you are required to take a RMD in the current calendar year, you may wish to do so before purchasing this Rider.
- ⁷ Purchase payments must be allocated to Managed Volatility Portfolios. Please see the product prospectus for details.
- ⁸ Please note that legally married same-sex couples and civil union partners may encounter adverse tax consequences as a result of withdrawals or other transactions upon the death of the first spouse or partner. Consult with your tax adviser before purchasing this Rider, especially the joint life version, which may be inappropriate and/or unavailable for legally married same-sex couples or civil union partners.



Issued by:
The Ohio National Life Insurance Company
One Financial Way
Cincinnati, Ohio 45242
Telephone: 513.794.6100

Distributed by:
Ohio National Equities, Inc.
Member FINRA
One Financial Way
Cincinnati, Ohio 45242
Telephone: 513.794.6100

NOT A DEPOSIT	NOT FDIC INSURED
NOT GUARANTEED BY ANY BANK	MAY LOSE VALUE
NOT INSURED BY ANY GOVERNMENT AGENCY	

Form 9211 Rev. 1-12

© 2012 Ohio National Financial Services, Inc.

Annual Step-Up Death Benefit Rider 05-AMD-1 and any state variations
Gain Enhancement Benefit Riders 01-ADB-1/-2 and any state variations
Guaranteed Lifetime Withdrawal Benefit Plus Rider 12-GLW-1/-2 and any state variations
Guaranteed Lifetime Withdrawal Benefit Rider 10-GLW-1/-2 and any state variations
Guaranteed Minimum Death Benefit Rider 09-GMD-1 and any state variations
Guaranteed Principal Protection Rider 03-GPP-1 and any state variations
Premium Protection Death Benefit Rider 11-GED-1/-2
Premium Protection Plus Death Benefit Rider 11-GPD-1/-2