Rider At a Glance

Guaranteed Principal Protection (GPP) Rider

You Need:
A guarantee of principal "safety net" so you can invest in the market with confidence.

Cost of Protection:
.55% annually of the average Guaranteed Principal Amount while the rider is in force.

Withdrawals are pro-rata and will reduce the guaranteed principal by the same percentage reduction to the contract value that resulted from the withdrawal, if taken within the 10-year rider period. Issued through annuitant's age 79. Must invest in one Asset Allocation Model, and/or Fixed Accumulation and/or DCA Account. Rider charge rate may be higher upon reset.

Additional information:
ONcore variable annuity annual expense (without optional added benefits) .90% - 1.50%

Variable annuities are sold by prospectuses, which contain more complete information including fees, contingent deferred sales charges and other costs that may apply.

Contact your registered representative or visit http://fundinfo.ohionational.com 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, 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 (contingent deferred sales charges). Withdrawals may also be subject to ordinary income tax and, if taken prior to age 59 ½, a 10 percent 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. There is no additional tax deferral benefit for contracts purchased in an IRA or other tax-qualified plan because they are already afforded tax-deferred status. Any benefits and payments due on the annuity are backed by the claims-paying ability of The Ohio National Life Insurance Company. Such benefits and payments are subject to the financial condition of the issuing insurance company. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios.

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.

Diversification or asset allocation does not assure a profit or protect against loss.

** This brochure is only a summary of features and is not comprehensive. It must be preceded by or accompanied by the ONcore Variable Annuity Sales Brochure and prospectuses containing more complete information, including investment objectives, strategies, risk factors, fees, surrender charges (contingent deferred sales charges) and other costs that may apply. Please read the prospectuses carefully before investing. Product, product features and rider availability vary by state.*

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VARIABLE ANNUITIES
ONCORE

Guaranteed Principal Protection Rider

A "Safety Net" for Your Investment

Protect

Safeguard your investment and guarantee your payments.

Plan | Accumulate | Access

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

Guaranteed Principal Protection Rider

A "Safety Net" for Your Investment

An ONcore variable annuity is an excellent retirement planning tool because, with optional riders, it allows you to accumulate, protect and access your assets. Whether you're planning for retirement, or you're already retired, you need to do what you can to ensure that your principal investment is safe.

Due to how volatile the stock market can be, many pre-retirees have switched from a growth orientation to a more conservative investment management style. However, given the potential for inflation and the increased odds of living longer, a more conservative investment approach may heighten the risk of outliving your assets.

While history has shown that over the long term, the stock market may have the best earnings potential, you might suffer financially if the market declines as you approach retirement. By adding the optional Guaranteed Principal Protection (GPP) Rider "safety net" to your ONcore variable annuity, you can participate in the potential upside of the equity market, while ensuring and protecting your nest egg in the case of a downturn. With the Guaranteed Principal Protection Rider you can be certain that if, at the end of the rider's 10-year term, your eligible contract value is not equal to or greater than the Guaranteed Principal Amount, adjusted for withdrawals, Ohio National will make up the difference with a one-time lump sum addition to your contract.

Security in a Declining Market

The following example illustrates how a $100,000 ONcore variable annuity purchased with the Guaranteed Principal Protection (GPP) Rider locks in your initial purchase payment, plus any additional payments made within the first six months of the contract date, protecting your guaranteed principal against market losses. At the end of the 10-year rider term, if the contract value is below the locked-in value, Ohio National will make up the difference in a one-time addition to the contract (assuming no previous withdrawals).

Taking Advantage of Potential Market Gains

The Guaranteed Principal Protection (GPP) Rider, when purchased with your ONcore variable annuity, provides you the peace of mind to participate in the market by protecting your initial purchase payment from market fluctuations. After the rider's fifth anniversary, you can choose to reset the Guaranteed Principal Amount to include any gains in the contract value and any additional purchase payments. When you reset the rider, the contract value at that time becomes the new Guaranteed Principal Amount (adjusted pro rata for any subsequent withdrawals) and a new 10-year rider term begins.

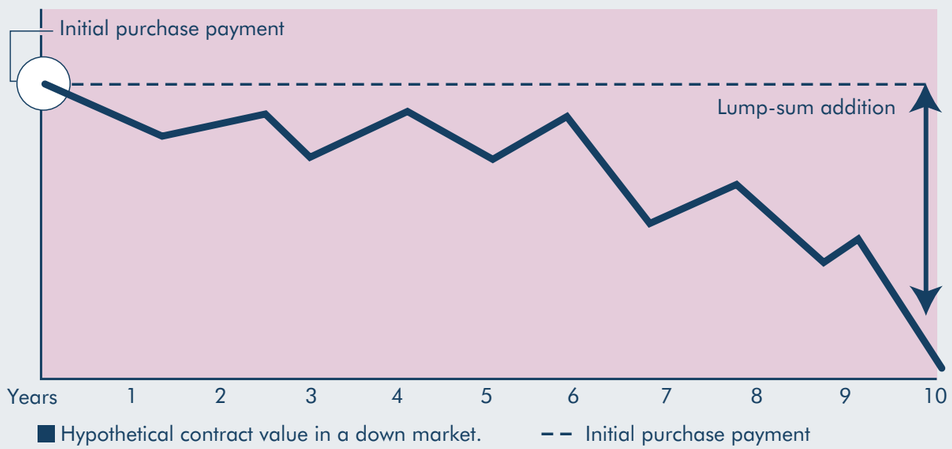
Pro-Rata Withdrawals – When a withdrawal is made on a pro-rata basis, the amount being withdrawn is calculated as a percentage of the current contract value. We then reduce the current Guaranteed Principal Amount by that same percentage.

The following example illustrates how a $100,000 ONcore variable annuity purchased with the Guaranteed Principal Protection Rider locks in the initial purchase payment, and how it is reset after the 5th rider anniversary to capture and protect market gains for an additional 10-year rider term.

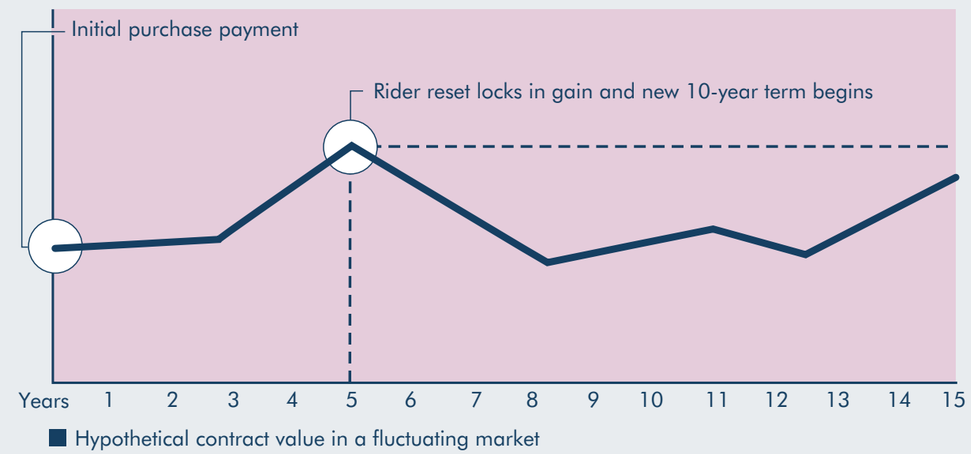
Asset Allocation May Help Manage Market Volatility

While the Guaranteed Principal Protection Rider is in force, all funds must be allocated to one of five Asset Allocation Models and/or to the Fixed Accumulation Account and/or DCA Accounts. The Asset Allocation Models are designed for consistent performance and low volatility and are developed specifically for Ohio National by Wilshire Associates, one of the leading authorities on asset allocation. These Models, ranging from Conservative to Aggressive, are reviewed periodically (generally, annually) for style consistency, correlation to benchmark, peer group analysis and other criteria.

Guaranteed Principal Protection Provides Downside Protection



Guaranteed Principal Protection Provides Upside Potential



Hypothetical example does not reflect the past or future performance of any investment portfolio. It assumes no additional purchase payments, contingent deferred sales charges, rider charges, mortality and expense risk charges, annual contract fees, or underlying portfolio expenses.

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