



# ONcore Variable Annuities

Plan

Accumulate

Protect

Access



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For Safety and Security, Trust Ohio National

# Plan Now

# Enjoy Retirement

You work hard. You dream big. You may already be in retirement, it may be around the corner, or it may be years away. Regardless of your situation, ONcore variable annuities offer you an attractive way to address your specific income needs, overcome unnecessary risks and receive important guarantees to help you protect your financial future.

Four components may help you bring it all together, providing the strength and foundation for your future financial independence:

## Plan

Establish a plan designed for your changing needs.

## Accumulate

Grow your wealth while managing risk.

## Protect

Safeguard your investment and guarantee your payments.

## Access

Retrieve your funds when you need them. It's your money.

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

*Withdrawals may be subject to surrender charges (contingent deferred sales charges), ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty. Variable annuities are not insured or guaranteed by the FDIC or any other government agency. See contract or prospectuses for details.*

*Important Note – For purposes of this brochure, the annuitant and owner are assumed to be the same person, which is typically the case.*

***Guarantees are based upon the claims-paying ability of The Ohio National Life Insurance Company.***

# Overcome Risk Through Planning

Your road to retirement may be long or short. Either way, these are just some of the obstacles you need to protect yourself against:

## Outliving Your Nest Egg

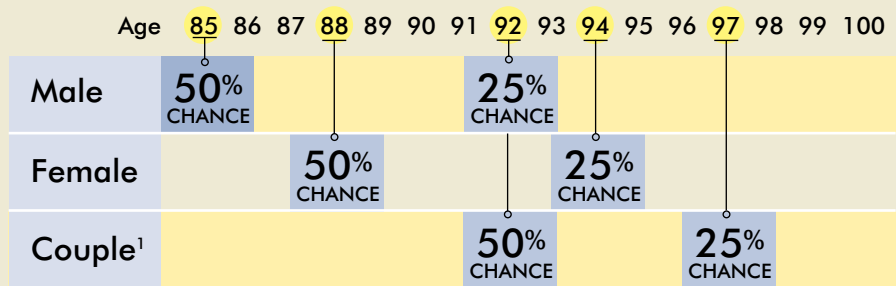
Projections are now suggesting that people may live 30 years or more past retirement age. Will you have enough money when your 90th birthday comes? Or will you run out of money before you run out of time?

## Market Risk, Diversification and Excess Withdrawals

Will the bears or the bulls be running when you retire? Fear of being caught in a down market can cause retirees to adopt an “ultra-conservative” investment approach. The result? You could outlive your retirement savings.

Taking large and frequent withdrawals from principal can also negatively affect your overall financial portfolio. Withdrawing more than four percent each year may put you at greater risk.

## Probable Lifespan at Age 65

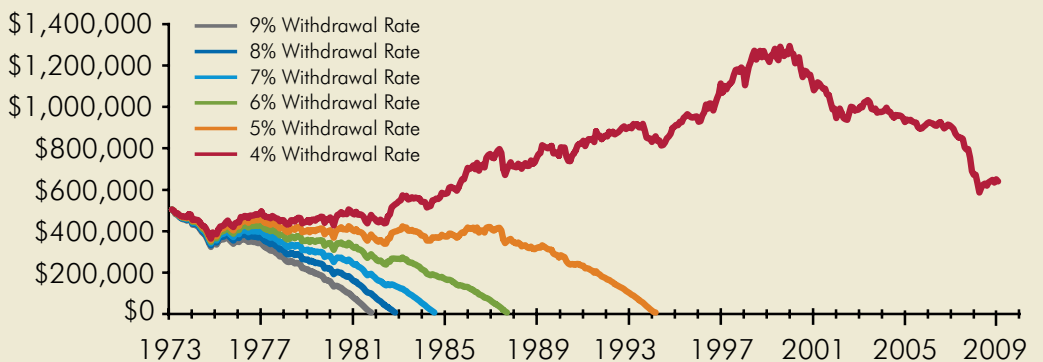


<sup>1</sup> Probable life expectancy of one survivor.

Source: US Annuity 2000 Mortality Table; Society of Actuaries. Figures assume a person is in good health.

## Potential Shortfall: The Risk of High Withdrawal Rates

Annual inflation-adjusted withdrawals as a % of initial portfolio wealth



Hypothetical value of \$500,000 invested at the beginning of 1973. Portfolio: 50 percent large company stocks, 50 percent intermediate-term bonds. Assumes reinvestment of income and no transaction costs or taxes. Past performance is no guarantee of future results. For illustrative purposes only – not indicative of any investment.

Source: Morningstar, Inc. © 2010. All rights reserved. Used with permission.

## Losing Ground to Inflation

Inflation makes the value of your retirement dollars decline. In 25 years, with just a three percent annual rate of inflation, your expenses could be more than double what they are today.

## Social Security: Will It Be There When You're Ready?

How much of your retirement income will come from Social Security? Do you believe that Social Security will represent a major component of your income during retirement?

## Taxes

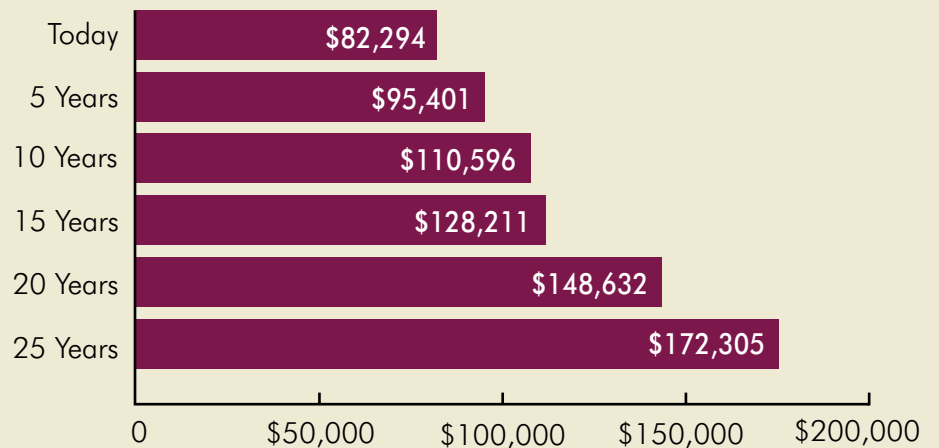
Today, many Americans are paying nearly 37 cents in taxes on every dollar earned. Without a tax-deferred investment vehicle, you may be reducing your payment stream during your retirement years. With a tax-advantaged strategy, all interest, dividends and capital gains accumulate tax-deferred. And money you would have paid in current taxes has the ability to compound over time.

## Sequence of Returns Risk

The risk of receiving lower or negative returns early in a period when withdrawals are made from the underlying investments is sequence of returns risk. The order or the sequence of investment returns is a primary concern for those individuals who are retired and require withdrawals for living off the income and capital of their investments.

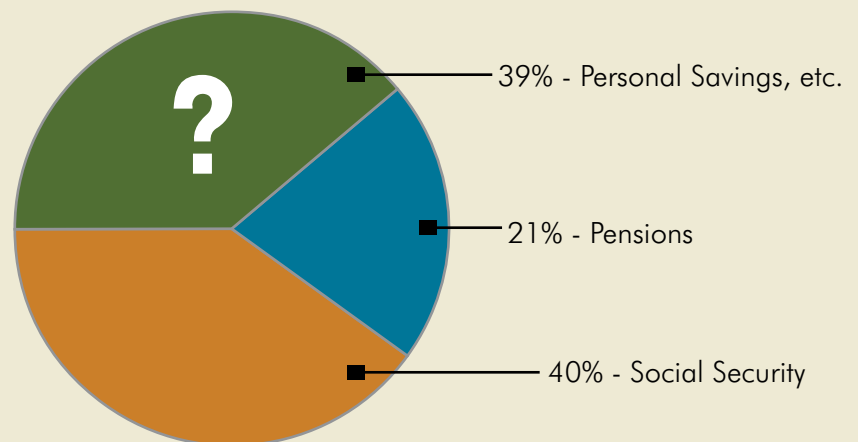
It is not just long-term average returns that impact your financial wealth, but the timing of those returns. When retirees begin withdrawing money from their investments, the returns during the first few years can have a major impact on their wealth. (See the following pages for more information.)

## Inflation and Expenses Grow at Projected 3% Per Year



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditures 2006 Report*. Assumes consumers earning \$70,000 and more annually.

## Where Your Retirement Dollars Will Come From



Source: Employee Benefit Research Institute, American Savings Education Council, and Mathew Greenwald & Associates, *2007 Retirement Confidence Survey* (April 2007).

## Sequence of Returns Risk:

# It's not if the market drops, it's when

## Scenario 1

### Meet Michael

Retires at age 60, experiences early market decline



- Negative market returns in the first three years of retirement
- Market bounces back in fourth year
- Remains consistently up throughout the rest of his life
- Overall average annual return is 4.28% over a 25-year period
- Has approximately \$4,600 remaining after 25 years, which is insufficient to fund his annual income requirement in year 26.

*This example is for illustrative purposes only. It does not represent any particular investment. Assumes no taxation.* ►

Two retirees with identical wealth can have entirely different financial outcomes, depending on when they start retirement.

- Both retire at age 60
- Both begin retirement with \$500,000
- Both wish to take \$25,000 in income each year at the beginning of the year (5% of the original investment)
- Both have an average annual return of 4.28% over a 25-year period

Three years of early market decline and 32 years of positive market returns

Michael – Experiences Early Market Decline		
Year in Retirement	Annual Return %	Account Balance \$
1	-10%	\$427,500
2	-10%	\$362,250
3	-5%	\$320,388
4	6%	\$313,111
5	6%	\$305,397
6	6%	\$297,221
7	6%	\$288,555
8	6%	\$279,368
9	6%	\$269,630
10	6%	\$259,308
11	6%	\$248,366
12	6%	\$236,768
13	6%	\$224,474
14	6%	\$211,443
15	6%	\$197,629
16	6%	\$182,987
17	6%	\$167,466
18	6%	\$151,014
19	6%	\$133,575
20	6%	\$115,089
21	6%	\$95,495
22	6%	\$74,724
23	6%	\$52,708
24	6%	\$29,370
25	6%	<b>\$4,633</b>
Average Annual 25-year return		4.28%

Account Balance at end of year 25

A retiree starting out at the bottom of a bear market will have better investing success in retirement than another starting out at a market peak, even if the long-term averages are the same.

These scenarios demonstrate these dramatic differences. The only difference: Charles begins his retirement five years later than Michael and avoids early market declines

### Three years of late market decline and 32 years of positive market returns

Charles – Experiences Late Market Decline		
Year in Retirement	Annual Return %	Account Balance \$
1	6%	\$503,500
2	6%	\$507,210
3	6%	\$511,143
4	6%	\$515,311
5	6%	\$519,730
6	6%	\$524,414
7	6%	\$529,378
8	6%	\$534,641
9	6%	\$540,220
10	6%	\$546,133
11	6%	\$552,401
12	6%	\$559,045
13	6%	\$566,087
14	6%	\$573,553
15	6%	\$581,466
16	6%	\$589,854
17	6%	\$598,745
18	6%	\$608,170
19	6%	\$618,160
20	6%	\$628,750
21	6%	\$639,975
22	6%	\$651,873
23	-5%	\$595,529
24	-10%	\$513,476
25	-10%	<b>\$439,629</b>
Average Annual 25-year return	4.28%	

Account Balance at end of year 25

## Scenario 2

### Meet Charles

Retires at age 60, avoids early market decline



- Steady gains throughout first 22 years of retirement
- Market decline in year 33
- Overall average annual return is 4.28%, just like Michael
- The difference? In year 25, has more than \$400,000 available for future withdrawals

◀ This example is for illustrative purposes only. It does not represent any particular investment. Assumes no taxation.

# Accumulate Wealth and Manage Risk

An ONcore variable annuity is a long-term retirement planning vehicle. It offers both protection and investment features that can help accumulate assets for, and during, retirement.

## Managing Risks with an ONcore Variable Annuity

Building or maintaining your retirement portfolio can be challenging, especially when you consider the risks associated with improperly timing the market or making poor personal financial decisions. If you are a long-term investor, you have a better likelihood of lessening the impact of market downturns. But if you're currently retired, or if your retirement is near, it may be harder to rebound.

Volatility and unpredictability in the market can significantly affect a poorly constructed retirement plan. ONcore variable annuities offer such time-tested strategies as asset allocation, portfolio rebalancing and portfolio diversification to help manage these risks.

## The ONcore Series of Variable Annuities: Protection, Potential, Power of Choice

An Ohio National ONcore variable annuity can provide the right balance of growth potential and stability to help fund your personal retirement plan. Features and benefits include:

-  **Guaranteed Lifetime Payments** May protect you from outliving your money
-  **Diversification** Provides a wide variety of asset classes and may help offset the effects of inflation
-  **Guaranteed Death Benefit** Offers protection for your beneficiary
-  **Optional Riders** Give you the power of choice – you can customize your contract to fit your needs
-  **Tax-Deferred Growth** Typically you do not pay income tax on earnings until withdrawals are made
-  **Tax-Free Transfers** Up to 12 transfers per contract year among investment options



## Dollar-Cost Averaging (DCA)

Timing risk, such as buying when the market peaks and selling when the market loses momentum, can be a concern. A dollar-cost averaging program will automatically transfer your assets from a Fixed Accumulation Account or DCA Account (if available) into other investment options on a regularly scheduled basis.

Please note that dollar-cost averaging does not guarantee a profit or protect against a loss in a declining market. It involves continuous investing, regardless of fluctuating price levels, and as a result, you should consider your financial ability to continue to invest during periods of low-price levels. The initial purchase payment amount to be dollar-cost averaged is allocated to the appropriate DCA Account, and a portion of the money is moved on a quarterly or monthly basis to the selected variable portfolio options over a 6- or 12-month period, until the entire amount to be dollar-cost averaged has been transferred. Because of the quarterly or monthly transfers, the stated interest rate is not earned on the entire amount allocated to dollar-cost averaging; therefore, the daily accrual and the effective yield will be affected. These interest rates do not reflect the performance of any variable portfolio option available under the contract.

## Tax-Free Transfers

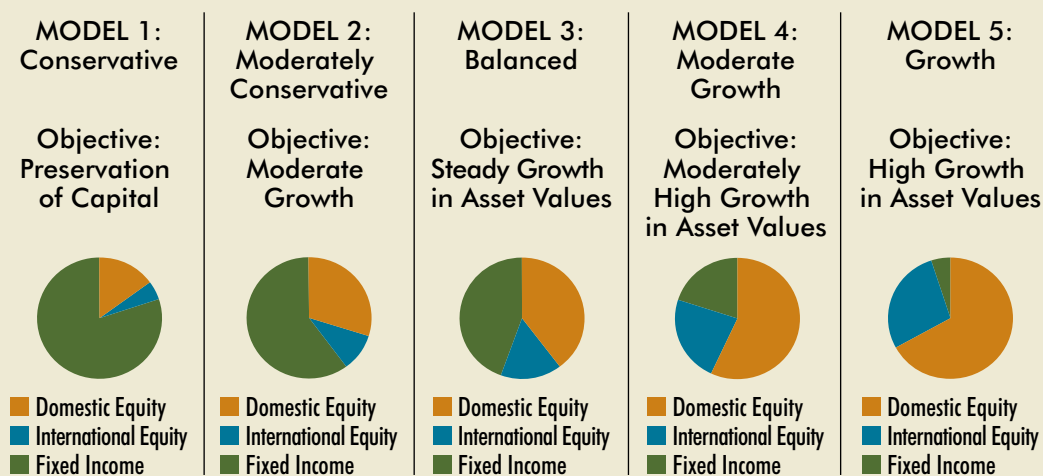
It is important to note that there are no tax consequences when you move from one investment portfolio to another in your ONcore variable annuity. You can also rebalance or alter your portfolio mix tax free. You can receive up to 12 free transfers per contract year. (A \$10 charge will apply to any additional transfers.)

## Asset Allocation Strategies

Asset allocation takes into consideration your risk tolerance level and personal time horizon to help you achieve consistent investment objectives. The goal is to find the right combination of asset classes – stocks, bonds and/or cash – to balance your expectations for returns with your risk tolerance level. Proper asset allocation may help spur potential long-term growth, as well as diffuse volatility and prevent large swings in your overall variable annuity contract value.

### Asset Allocation Models

With your ONcore variable annuity, you can choose to participate in one of five Models developed specifically for Ohio National. The Models range from conservative to aggressive, to match your risk tolerance. Plus, when you participate, your assets will be automatically rebalanced quarterly among the portfolios represented in your chosen Model.



*Asset allocation does not assure a gain and does not protect against a loss in declining markets. In order to participate in dynamic models, you must sign Form 7215, an Agreement Form that designates Ohio National Investments, Inc. (ONII) as a limited purpose Registered Investment Adviser only for the purpose of developing the Models and permitting periodic updates. Not all models are available with all riders; see prospectus for details.*

### Self-Directed Asset Allocation

If you prefer, your representative can help you develop a personal asset allocation plan by choosing up to 18 portfolios from more than 70 variable portfolios and our Fixed Accumulation Account (if available). Not available with all riders.

### The Importance of Rebalancing

Your original allocations may change as the markets move up and down, throwing your investment options off balance. Rebalancing on a regular basis can help you maintain the original proportion of the different asset classes that you've chosen.

# Protect Your Income and Your Beneficiaries

Protect your principal, guarantee your payments and help protect against market volatility with these optional living and death benefit riders. Choose the features and benefits you need.

Rider availability may vary by product. Additionally, product, product features and rider availability vary by state. See prospectus for more information.

## Optional Living Benefit Riders – Protection and Guarantees

<p><b>Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)</b></p>	<p>Provides a guaranteed percentage of lifetime withdrawals beginning at age 59½. Deferral credits and/or annual credits available if you take no withdrawals during the first ten rider years.</p>
<p><b>Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)</b></p>	<p>Same as Single Life, except that it provides a guaranteed percentage of withdrawals beginning when the youngest spouse is 59½, and continues for the lifetime of both.*</p>
<p><b>Guaranteed Principal Protection</b></p>	<p>Guarantees 100% return of principal after holding the rider for ten years.</p>

*\* 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.*



## Optional Death Benefit Riders – Protection and Guarantees

<p><b>Premium Protection Death Benefit Riders (Single and Joint Life)*</b></p>	<p>Guarantee you will receive no less than your total purchase payments via a combination of withdrawals and a death benefit payable to your beneficiaries. Withdrawals allowed under a GLWB Rider will reduce the death benefit on a dollar-for-dollar basis.</p>
<p><b>Premium Protection Plus Death Benefit Riders (Single and Joint Life)*</b></p>	<p>Guarantee a death benefit equal to total purchase payments. Prior to the Annuitant's 85th birthday, withdrawals allowed under a 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.</p>
<p><b>Guaranteed Minimum Death Benefit Rider 80</b></p>	<p>Accumulates purchase payments allocated to variable portfolios (other than the Money Market Portfolio) or an Asset Allocation Model at a guaranteed effective annual rate of five percent, with the option of taking 5% annual withdrawals on the accumulated benefit base when you need it. Funds allocated to the Fixed Accumulation Account (if available) will accumulate at the lesser of the Fixed Accumulation Account rate or five percent.</p>
<p><b>Gain Enhancement Benefit Riders</b></p>	<p>Provides additional death benefits on any gain in the contract to help offset tax liability. If there is no gain in the contract, no rider benefit is received.</p>
<p><b>Annual Step-Up Death Benefit Rider</b></p>	<p>Death benefit locks in any market gains on each contract anniversary.</p>

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

*\* Available only when purchased in conjunction with a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider*

# Access Your Money And Generate Income<sup>†</sup>

You've made the right choices and planned well. The result: a carefully constructed retirement plan. Now that you're ready to access your money, you can with the flexibility and choices you need.

### Income<sup>†</sup> When You Need It

Your lifestyle dictates how much income you need and when. You can choose to receive all the assets in your annuity in a lump sum, through systematic payments or withdrawals, or when you annuitize your contract.

### Access Your Contract Online

Enjoy 24-hour access to your ONcore contract information at [www.ohionational.com](http://www.ohionational.com). You can:

- Check your contract values
- View your quarterly and annual statements
- Make portfolio transfers

### Access Your Contract By Phone

You may call our toll-free Customer Service Center to:

- Check your contract and rider values
- Make portfolio transfers
- Request Forms
- Change your address

Income when you need it – three ways to generate income:<sup>†</sup>

## 1. Systematic Payments

Up to 10% of your contract value is always available to you without a surrender charge and may be accessed through partial and periodic withdrawals (maximum of 14 per year).

## 2. Withdrawals

If you elect one of the optional Guaranteed Lifetime Withdrawal Benefit Riders, annual withdrawals on the GLWB base are available up to the Maximum Annual Withdrawal Amount. The Guaranteed Minimum Death Benefit Rider 80 also allows dollar-for-dollar withdrawals of up to 5% annually for amounts invested in variable portfolios.

Withdrawals may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty.

## 3. Retirement Payment Options

The annuitization phase generally can begin on the date you choose. When you choose to annuitize your contract, we guarantee that we will make annuity payments in accordance with the applicable annuity option and the contract's annuity rates. The base contract restricts the annuity payout date to not later than the first of the month following your 90th birthday.

At the time of annuitization, you can determine whether you want a fixed-dollar amount and/or a variable-dollar amount, and how frequently you'll receive your payments.

**FIXED PAYMENT OPTIONS:** Life, Fixed (at least five years), Fixed Amount, Period Certain, Fixed Interest, Joint Life and Survivor.

**VARIABLE PAYMENT OPTIONS:** Life, Joint Life and Survivor.

<sup>†</sup>Income means: (1) during the accumulation phase, the amount you withdraw from your annuity in a contract year (2) during the annuitization phase, the amount you receive in annuity payments each year.

# For Safety and Security, Trust Ohio National

## About Ohio National

Since 1909, Ohio National has been committed to building long-term relationships and to providing high-quality products as solutions to life's changing needs for individuals, businesses and families. We market a variety of insurance and financial products in 47 states (all except Alaska, Hawaii and New York), the District of Columbia and Puerto Rico, and have subsidiary operations in Santiago, Chile.

## Key Facts Regarding Ohio National

- **Strong balance sheet:** Total assets under management are \$26.5 billion (as of 12/31/09).
- In its April, 2010 analysis of Ohio National's 2009 financial reports and operations, Standard & Poor's noted the enterprise's "very strong capitalization" after applying a "stress test."
- Low expenses and low unit costs
- High investment yield and low investment losses due to conservative investment strategy
- Very competitive high-value products

## What Rating Agencies Are Saying

All of Ohio National's ratings have been reaffirmed by the major rating analysts during their most recent review, including

**A+ (Superior)**  
from **A. M. Best Company**, its second-highest ranking of 16 categories.

Best noted that its rating "...reflects Ohio National's generally positive growth trends in its core life and annuity lines, consistently profitable GAAP results, favorable risk-adjusted capitalization, and diverse distribution channels. The group benefits from an efficient expense structure, broad competitive product offerings, effective asset/liability management and a disciplined approach to spread management and mortality underwriting."

**AA (Very Strong)**  
from **Standard and Poor's**, its third-highest ranking on a 21-part scale, for financial security characteristics.

S&P cited Ohio National's "...risk management culture characterized by conservatism regarding most significant risks and efficient execution of operating fundamentals."

**A1**  
from **Moody's**, its fifth-highest ranking on a 21-part scale.

Moody's specifically noted Ohio National's "prudent risk management measures – highly robust liquidity and a comprehensive hedging program for its variable annuity guarantees – as well as a stable block of inforce life insurance, which in combination should enable the operating companies to maintain strong regulatory capital levels in the event of a stress scenario."

# The Right Company. The Right Products. Now's The Time

Don't wait to protect your retirement. The time to plan is now.

## Plan

Establish a plan designed for your changing needs.

## Accumulate

Grow your wealth while managing risk.

## Protect

Safeguard your investment and guarantee your payments.

## Access

Retrieve your funds when you need them.  
It's your money.

### Discuss your specific needs with your Financial Adviser

Your financial adviser can help you work out a personal retirement income strategy that will give you the confidence you need to travel safely down the road to retirement.

When you place your trust in Ohio National, you have the peace of mind that comes with knowing that you've selected strong products offered by a financially secure company.



Ohio National's mutual company structure allows management to focus efforts for the benefit of contract owners and clients by pursuing long-term strategies. Our balance sheet is strong, and our guiding principles uncompromised.

Contact your financial representative to plan your personal retirement income strategy.

*This brochure is only a summary of features and optional riders available with an ONcore variable annuity. It is not comprehensive. Riders are available for an additional charge. This brochure must be preceded by or accompanied by prospectuses.*


*Variable annuities are sold by prospectuses, which contain more complete information including fees, contingent deferred sales 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 no guarantee of future results.*

**Contact your registered representative or visit [ohionational.com](http://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 59½, 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. 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 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. Whether you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining contract value.*

 **Ohio National  
Financial Services**®  
*Life changes. We'll be there.*®

*Issuer:*  
The Ohio National Life Insurance Company  
One Financial Way  
Cincinnati, Ohio 45242  
Post Office Box 237  
Cincinnati, Ohio 45201-0237  
Telephone: 513.794.6100

*Distributor:*  
Ohio National Equities, Inc.  
Member FINRA  
One Financial Way  
Cincinnati, Ohio 45242  
Telephone: 513.794.6100  
Form 9201 I-II

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

MSA110018  
CWA110013

*Issuer not licensed to conduct business in AK, HI and NY.  
Product, product features and rider availability vary by state.*

*For purposes of this brochure, owner and annuitant are presumed to be the same person, which is typically the case. Consult your registered representative regarding other situations.*

**Additional information:**

ONcore variable annuity annual expense (without optional added benefits) .65% - 1.70%. Product availability varies by broker/dealer.

**Annual Charges for Optional Riders:**

*Annual Step-Up Death Benefit* – 0.25% of the optional death benefit amount

*Guaranteed Earnings Benefit Rider* – 0.15% - 0.30% of your contract value on the contract anniversary; cost is dependant upon annuitant's issue age

*Guaranteed Earnings Benefit Plus Rider* – 0.30% - 0.60% of your contract value on the contract anniversary, cost is dependant upon annuitant's issue age

*Guaranteed Minimum Death Benefit Rider 80* – 0.45% of the optional death benefit amounts

*Guaranteed Principal Protection* – 0.55% of the average annual guaranteed principal amount

*Guaranteed Lifetime Withdrawal Benefit Rider (Single)* – 0.95% of the Guaranteed Lifetime Withdrawal Benefit Base

*Guaranteed Lifetime Withdrawal Benefit Rider (Joint)* – 1.20% of the Guaranteed Lifetime Withdrawal Benefit Base

*Premium Protection Death Benefit Rider (Single and Joint)* – 0.10% - 0.25% of the guaranteed minimum death benefit amount

*Premium Protection Plus Death Benefit Rider (Single and Joint)* – 0.45% of the guaranteed minimum death benefit amount.

ONcore Lite Contract Form 09-VA-1/1U, 09-VA-1/1U and any state variations. ONcore Xtra Contract Form 06-VA-5/5U and any state variations. ONcore Value Contract Form 98-VA-3/3U, 06-VA-3/3U and any state variations. ONcore Ultra Contract Form 09-VA-1/1U, 09-VA-1/1U and any state variations. ONcore Premier Contract Form 06-VA-2/2U and any state variations. ONcore Wrap Contract Form 06-VA-4/4U and any state variation. Annual Step-Up Death Benefit Rider Form 06-AMD-1 and any state variations. Guaranteed Earnings Benefit Rider Forms 01-ADB-1/-2 and any state variations. Guaranteed Minimum Death Benefit Rider 80 Form 09-GMD-1, and any state variations. Guaranteed Principal Protection Rider Form 06-GPP-1 and any state variations. Guaranteed Lifetime Withdrawal Benefit Rider Forms 10-GLW-1/2 and any state variations. Premium Protection Death Benefit Rider 11-GPD-1/2 and any state variations. Premium Protection Plus Rider 11-GED-1/1.5/2/2.5 and any state variations.