A photograph of a family walking on a path in autumn. In the foreground, a young boy in a green shirt and blue pants runs towards the camera, wearing a dark jacket. Next to him, a girl in a pink jacket and red pants walks, wearing a white knit hat. Behind them, a man in a blue sweater and a woman in a red coat walk. The background is filled with trees with yellow and orange autumn leaves. A large blue curved shape is on the left side of the image.

You have worked hard to establish a comfortable life for yourself in retirement. Now your thoughts may turn to how you can provide a lasting legacy for your grandchildren.

Explore how life insurance can allow you to provide a legacy for loved ones, like a grandchild, for the rest of their lives.

Give a gift that keeps on giving

Establish a legacy for your loved ones, such as a grandchild, today with a whole life insurance policy. With a series of gifted premiums, the tax-deferred savings in the policy can be used in many ways:



As young adults, your grandchildren could access the cash value in their policies to help finance their college educations.



Your grandchildren could access their policies to assist with a down payment on their first home or help fund a business opportunity.



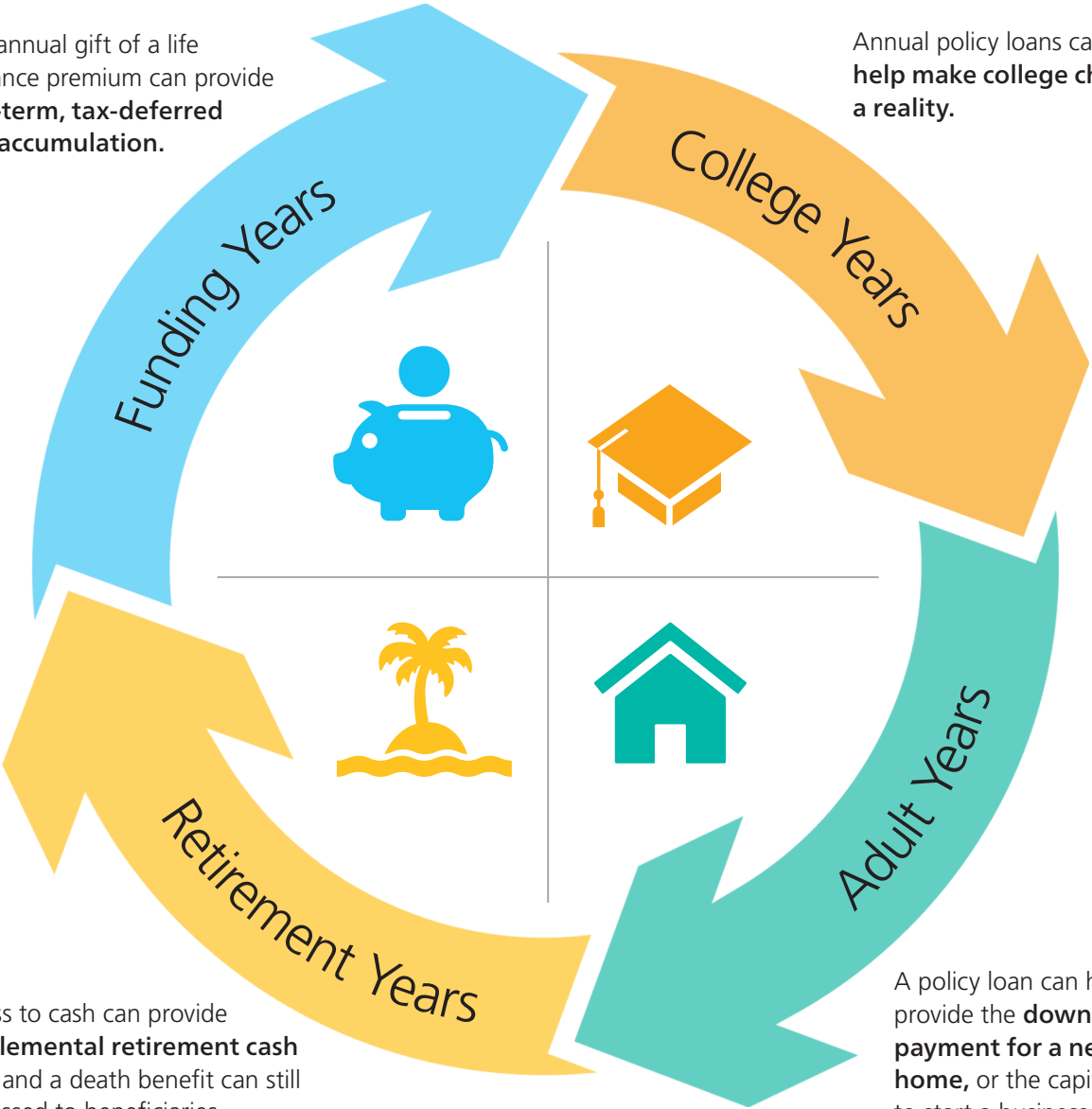
In retirement, the cash in their policies could be used to supplement other income sources, and they would still have a death benefit for their beneficiaries.¹

You have the opportunity to give a financial gift they can enjoy during your lifetime and for generations to come. See how life insurance can be part of your legacy to them.

A policy for their whole lives

Your annual gift of a life insurance premium can provide **long-term, tax-deferred cash accumulation.**

Annual policy loans can **help make college choices a reality.**



Access to cash can provide **supplemental retirement cash flow** and a death benefit can still be passed to beneficiaries.

A policy loan can help provide the **down payment for a new home**, or the capital to start a business.

Life changes. We'll be there.®

For more than 100 years, Ohio National has been providing high-quality whole life insurance products to families just like yours. Our traditional whole life policies can provide you with tax-deferred growth, access to cash, guaranteed level premiums and a guaranteed death benefit. Plus, we have a strong dividend history.² And, unlike some other companies, your dividend scale is not adversely affected because you take out a policy loan.

Rest assured that when you purchase a policy with Ohio National, you're backed by strength recognized with consistently strong scores from top rating agencies.³ Have the peace of mind that you're protected by a financially secure, highly rated company that will be there when you and your family need it.

You have taken care of yourself ...
now you can help take care of them.

Discuss how with your
financial professional.

¹ 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% federal tax penalty may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

² Dividends are not guaranteed.

³ The strength of our company is backed by the reaffirmation of our ratings. These ratings include:

"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

All ratings information is according to reports published on: www.standardandpoors.com, www.ambest.com/ratings and www.moody's.com/insurance. Ratings accurate as of 9/1/16. For the most current ratings, see www.ohionational.com.

Whole life insurance is issued by The Ohio National Life Insurance Company. Guarantees are based upon the claims-paying ability of the issuer. Product, product features, and rider availability vary by state. Issuers not licensed to conduct business in NY.



Life changes. We'll be there.®

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LIFE INSURANCE



WHOLE LIFE INSURANCE

Leave a lasting
legacy with a gift
of life insurance



Ohio National
Financial Services.®