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Securing a Lifetime of Financial Integrity by helping you grow and protect what you've spent a Lifetime creating.

Long Term Care Supplement using Life Insurance Accelerated Benefit Rider

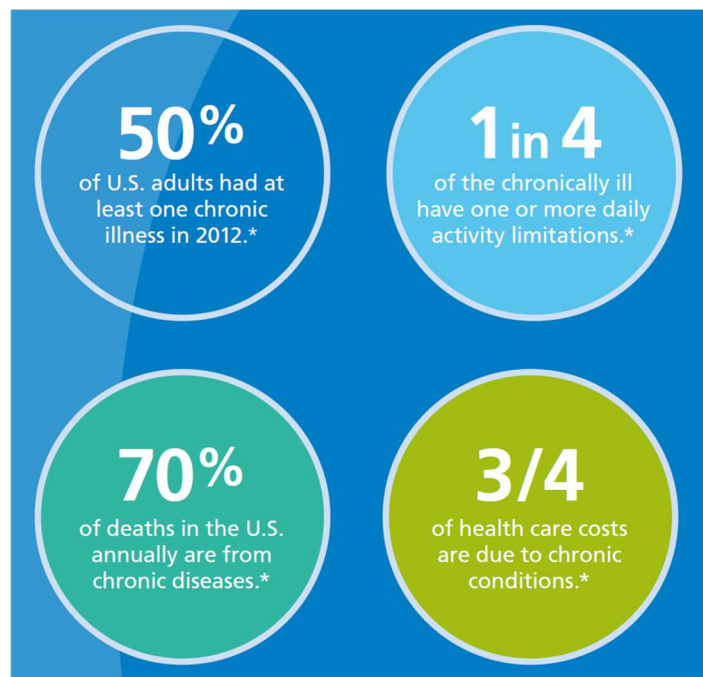
(Excerpt from below brochure #; please, request for full details)

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OPTIONAL ACCELERATED BENEFIT RIDER (ABR)

Accelerate your policy benefits
when chronic or terminal illness strikes





Optional Accelerated Benefit Rider (ABR)

A living benefit you can use

Purchasing an Ohio National whole life insurance policy is a smart financial decision. The cash value growth inside the policy may be used in the future for whatever purpose you choose, and the death benefit will help protect your family when they need it most.

But what if you were to become chronically ill and needed cash for medical care, home modifications, or other expenses? What if you were to face a terminal illness that could drain your family's resources?

These concerns can be addressed by adding Ohio National's optional Accelerated Benefit Rider (ABR). The ABR gives you the flexibility to accelerate part of your death benefit into a living benefit you can use when you need it, and however you need it, in the event you suffer from a permanent chronic or terminal illness. It's not a loan against the cash value of your policy that you pay back, but a lien against the death benefit. In essence, you'll trade future money you can't use for current money you can, at a time when you may need it most.

Who qualifies for accelerated benefits?

To be eligible for ABR benefits from Ohio National, the insured must be certified as chronically or terminally ill according to the following definitions:

Chronic illness defined

A physician must certify that the insured is permanently unable to perform at least two of six Activities of Daily Living (ADL), or suffers permanent severe cognitive impairment similar to Alzheimer's or dementia that requires substantial supervision from another person.

ADLs include:

- Bathing
- Dressing
- Toileting
- Continence
- Eating
- Transferring

Terminal illness defined

A physician must certify that the insured has an illness or physical condition which can reasonably be expected to result in death within 12 months.

