



## Whole Life Insurance

# The Gift That Keeps On Giving

Through hard work and planning, you have met your investment goals and have safeguards in place to ensure that you will always have the means to live comfortably through retirement. Now, you are in a position to share your wealth with the people you love.

<sup>1</sup> 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.

<sup>2</sup> Dividends are not guaranteed.

<sup>3</sup> All ratings information is according to reports published on: [www.standardandpoors.com](http://www.standardandpoors.com), [www.ambest.com/ratings](http://www.ambest.com/ratings) and [www.moodys.com/insurance](http://www.moodys.com/insurance). For the most current ratings, see [www.ohionational.com](http://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 and products not distributed in AK, HI and NY.



Life changes. We'll be there.®

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Make an investment  
in a child's future through  
a gift of life insurance

# Give a Gift That Keeps on Giving

Establishing a life insurance policy on the life of each of your grandchildren at a young age, through a series of gifted premiums, can be an excellent investment in their future. Consider how the tax-deferred savings in a life insurance policy can be used:

- As young adults, your grandchildren could access the cash value in their policies to help finance their college educations.
- As they mature and their needs change, your grandchildren could access their policies to assist with a down payment on a home or to 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.<sup>1</sup>

You are in a very fortunate position ... you are able to create a legacy that can survive generations. And that is a very nice place to be.

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

## A Policy for Their Whole Life

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.



*Ohio National ...  
Life changes. We'll be there.<sup>®</sup>*

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.<sup>2</sup> And, unlike some other companies, your dividend scale is not adversely affected because you take out a policy loan.

When you purchase a policy through Ohio National, you can feel good about your choice. We understand our role – to grow our company's financial strength – and will continue to work hard to exceed those goals.

The strength of our company is backed by consistently strong scores from top rating agencies.<sup>3</sup> You can rest assured knowing 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 representative.**