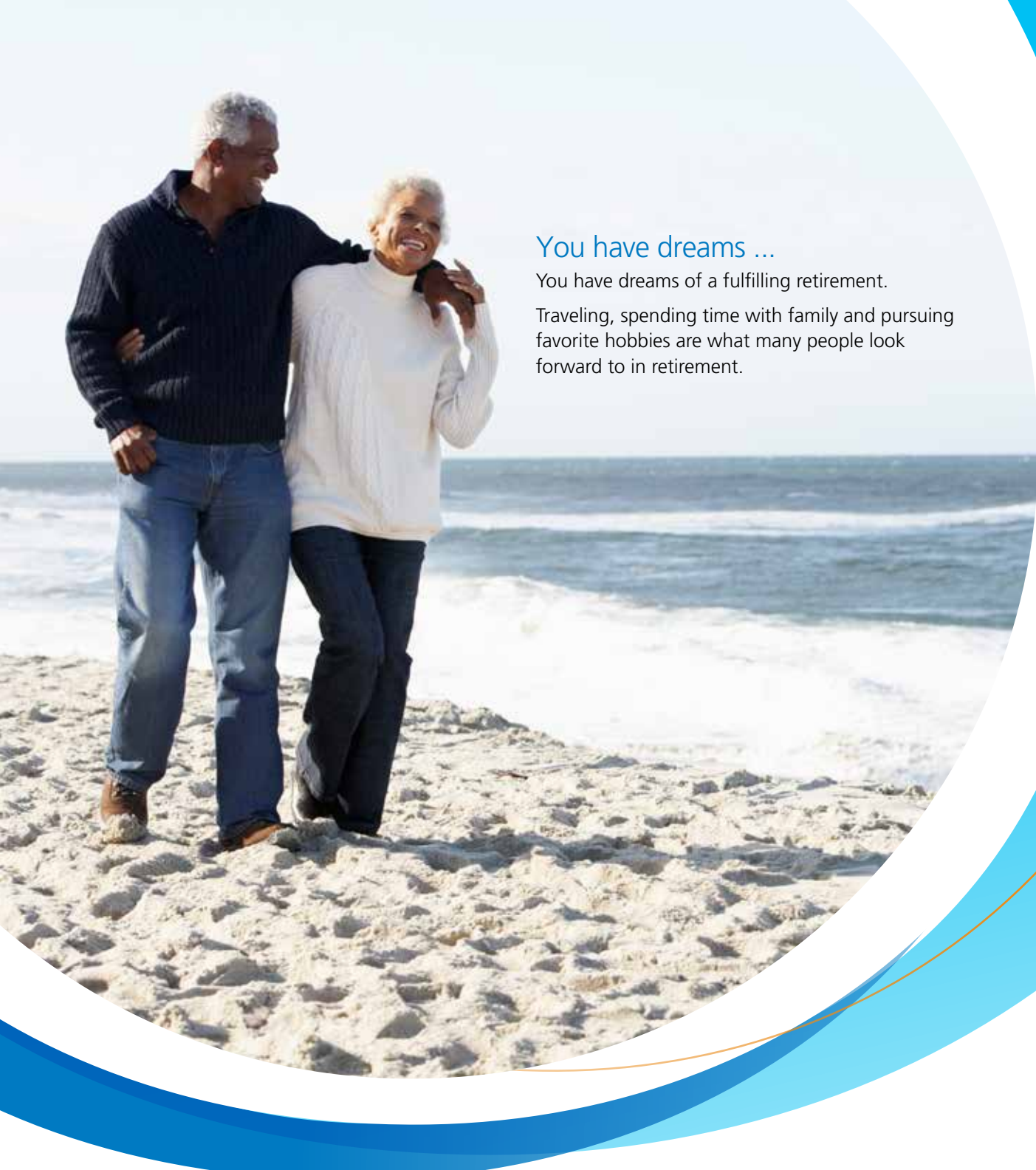


LIFE INSURANCE



LIFE INSURANCE RETIREMENT SUPPLEMENT

Manage your retirement income
with life insurance



You have dreams ...

You have dreams of a fulfilling retirement.

Traveling, spending time with family and pursuing favorite hobbies are what many people look forward to in retirement.



How can you help make sure you have the financial resources to enjoy a carefree retirement?

The retirement income challenge

It's not just about how you save. It's also about how you spend.

Planning for retirement is a challenge that causes sleepless nights for many Americans. Saving diligently, choosing investments wisely and taking advantage of qualified savings opportunities are certainly great strategies to use during the accumulation phase of retirement planning.

Unfortunately, many people overlook another phase that's equally important -- the distribution phase. It's not just a matter of how you save. It's also about how you spend.

Managing your retirement income is crucial to your overall retirement success. Overlooking this important factor could put your retirement comfort in jeopardy.

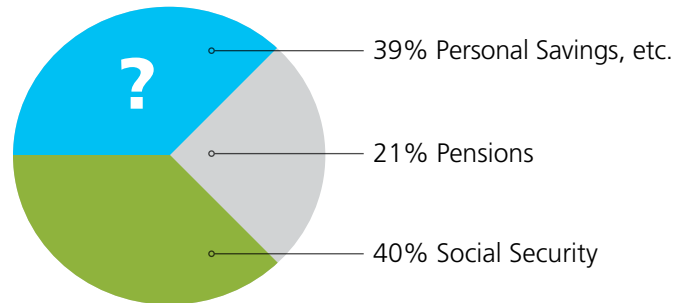


Will you have enough?

Americans are living longer and spending more years in retirement. Projections are now suggesting that people may live 30 years or more past retirement age. Outliving our retirement assets is a real possibility.

Meanwhile, we are saving less, despite the fact that a significant percentage of our retirement income will need to come from personal savings and investments. Will you have enough money when your 90th birthday comes, or will you run out of money before you run out of time?

Sources of retirement income



Source: Employee Benefit Research Institute, Current Population Survey, March 2010 supplement.



Life insurance can be a highly effective tool in helping you manage the way you spend your retirement income.



Getting to know Katherine

Attorney, 45, estimated retirement savings by age 65 of \$1.5 million

Let's look at an example that illustrates the importance of managing your retirement income.

Katherine is 45 and enjoying a very successful career as an attorney. She has been diligently building her retirement nest egg over the past decade and plans to continue to do so until retiring at age 65.

By the time Katherine retires, she estimates she will have accumulated about \$1.5 million in her tax-deferred retirement accounts. Her plan is to take \$100,000 from her retirement savings each year as income. To make her retirement savings last, Katherine will continue to invest her savings in the stock market. She feels that this is the best strategy to get the long-term returns she needs to sustain her level of retirement income.

Katherine projects a conservative 5% average annual return on her retirement savings. So, she might anticipate an income pattern that looks something like the table below over a 10-year period.

In this scenario, even after 10 years of withdrawals, Katherine still has **more than \$1.12 million** in her retirement accounts to access for income. It's due to the fact that Katherine is projected to receive a **consistent 5% average annual return** each year.

Unfortunately, it usually doesn't work this way!

Katherine's Age	Account Balance on Jan. 1	Withdrawal on Jan. 1	Balance After Withdrawal	Average Annual Return	End of Year Account Balance
65	\$1,500,000	\$100,000	\$1,400,000	5.00%	\$1,470,000
66	\$1,470,000	\$100,000	\$1,370,000	5.00%	\$1,438,500
67	\$1,438,500	\$100,000	\$1,338,500	5.00%	\$1,405,425
68	\$1,405,425	\$100,000	\$1,305,425	5.00%	\$1,370,696
69	\$1,370,696	\$100,000	\$1,270,696	5.00%	\$1,334,231
70	\$1,334,231	\$100,000	\$1,234,231	5.00%	\$1,295,942
71	\$1,295,942	\$100,000	\$1,195,942	5.00%	\$1,255,739
72	\$1,255,739	\$100,000	\$1,155,739	5.00%	\$1,213,526
73	\$1,213,526	\$100,000	\$1,113,526	5.00%	\$1,169,202
74	\$1,169,202	\$100,000	\$1,069,202	5.00%	\$1,122,662

Note the consistent 5% average annual return each year.

More than \$1.12 million still available after 10 years of withdrawals.

5.00%
Annual Average
Return

How it really works

In the real world, especially in the stock market, you don't receive the same rate of return each year.

It's certain that in some years investment returns will be up and other years down. These varying returns can have a significant impact on a retirement nest egg.

Let's look at what might have happened with Katherine's account using actual returns of the S&P 500® between 2002 and 2011. During that 10-year period, the S&P 500® annual returns ranged from a high of 28.68 percent in 2003 to a low of -37.00 percent in 2008. However, the average annual return for the 10 years was 5.03 percent.

While the average annual return is close to our previous example, you can see the **dramatic difference of more than \$354,000 in Katherine's projected final account balance in year 10**. The difference is due to the timing of the returns and the fact that negative returns were experienced.

Katherine would need to carefully decide whether to withdraw another \$100,000 at the end of 10 years because of her diminished account value.

Katherine's Age	Year	Account Balance on Jan. 1	Withdrawal on Jan. 1	Balance After Withdrawal	S&P 500® Returns	End of Year Account Balance
65	2002	\$1,500,000	\$100,000	\$1,400,000	-22.10%	\$1,090,600
66	2003	\$1,090,600	\$100,000	\$990,600	28.68%	\$1,274,704
67	2004	\$1,274,704	\$100,000	\$1,174,704	10.88%	\$1,302,512
68	2005	\$1,302,512	\$100,000	\$1,202,513	4.91%	\$1,261,556
69	2006	\$1,261,556	\$100,000	\$1,161,556	15.79%	\$1,344,966
70	2007	\$1,344,966	\$100,000	\$1,244,966	5.49%	\$1,313,315
71	2008	\$1,313,315	\$100,000	\$1,213,315	-37.00%	\$764,388
72	2009	\$764,388	\$100,000	\$664,388	26.46%	\$840,185
73	2010	\$840,185	\$100,000	\$740,185	15.10%	\$851,953
74	2011	\$851,953	\$100,000	\$751,953		\$767,744
					5.03% Annual Average Return	

The S&P 500® is a commonly used indicator of overall U.S. stock market performance.

More than \$354,000 less than previous example. Katherine may not be able to withdraw \$100,000 again due to her low account value.



What if Katherine could adjust her retirement income withdrawals to effectively "manage" the negative returns on her retirement funds?

“Managing” the negative returns

Katherine can help her retirement nest egg better absorb negative returns by varying her withdrawal patterns.

Let’s see what happens if Katherine refrains from taking a withdrawal from her account in the January following a year of negative stock market performance.

As shown on the table below, Katherine has **more than \$1 million** in her retirement account at the end

of 10 years. That’s about \$319,795 more than the previous example. Keep in mind that she didn’t take an income withdrawal each year (2003, 2009) after a negative return in the market.

No withdrawals the year after a negative market.

Katherine’s Age	Year	Account Balance on Jan. 1	Withdrawal on Jan. 1	Balance After Withdrawal	S&P 500 Returns	End of Year Account Balance
65	2002	\$1,500,000	\$100,000	\$1,400,000	-22.10%	\$1,090,600
66	2003	\$1,090,600	\$0	\$1,090,600	28.68%	\$1,403,384
67	2004	\$1,403,384	\$100,000	\$1,303,384	10.88%	\$1,445,192
68	2005	\$1,445,192	\$100,000	\$1,345,192	4.91%	\$1,411,241
69	2006	\$1,411,241	\$100,000	\$1,311,241	15.79%	\$1,518,286
70	2007	\$1,518,286	\$100,000	\$1,418,286	5.49%	\$1,496,150
71	2008	\$1,496,150	\$100,000	\$1,396,150	-37.00%	\$879,575
72	2009	\$879,575	\$0	\$879,575	26.46%	\$1,112,311
73	2010	\$1,112,311	\$100,000	\$1,012,311	15.10%	\$1,165,170
74	2011	\$1,165,170	\$100,000	\$1,065,170	2.10%	\$1,087,539

About \$319,795 more than the previous example.



Where does she get her \$100,000 income after negative returns in the market if not from her retirement savings? Life insurance can help!

The permanent solution

Permanent life insurance can play a key role in helping you prepare for the inevitable downturns in the market.

Life insurance not only provides a death benefit that protects families and provides peace of mind, but life insurance can also be a powerful income tool. Some key features of permanent life insurance include:



Lifetime death benefit protection

Whole life insurance provides protection that can last as long as you desire – including your entire lifetime. The death benefit coverage will not expire or decline as long as premiums are paid. Permanent life insurance offers you the convenience of lifelong protection, with level premiums and cash accumulation.



Tax-free access to cash for retirement income or emergencies

The accumulated cash in your policy can be accessed to help supplement your retirement income, for emergencies, or for any other purpose you choose. Using loans and withdrawals, the cash can be accessed on a tax-free basis. For many people, this is an effective way to supplement other savings and investment vehicles.*



Tax-deferred cash accumulation in the policy

Any cash that accumulates in your permanent life insurance policy does so without current taxation. Deferring current taxes can help you pay less in taxes today, and it will allow the money in your policy to grow more quickly.



A death benefit that goes directly to beneficiaries

The beneficiaries of your permanent life insurance policy receive the policy's death benefit directly. The death benefit passes to your beneficiaries, income-tax free.

The Whole Life Advantage

Whole life insurance is a type of permanent policy that offers extra security and predictability. Unlike other assets such as stocks, bonds and mutual funds, your whole life insurance policy's cash value will not fluctuate based on the short-term performance of financial markets. Whole life offers guaranteed premiums, guaranteed cash accumulation and a guaranteed death benefit.

*Loans, and withdrawals, if taken, will reduce the death benefit. 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 percent federal tax penalty may apply. If tax-free loans are taken and the policy lapses, a taxable event may occur.

Katherine's life insurance policy

Let's see how a life insurance policy might help manage her retirement income better.

Katherine understands the benefits of life insurance. At the recommendation of her financial representative, she purchases a permanent life insurance policy at the age of 45. She chooses whole life insurance because of its guarantees and predictability.

Looking into the future, Katherine encounters the two years of negative market returns at ages 65 and 71. Katherine now has options. She decides to take two current income tax-free policy loans, at ages 66 and 72, instead of taking the withdrawals from her retirement account. This allows Katherine to effectively manage the negative returns in her retirement account with the use of her whole life insurance policy.

Life insurance policy assumptions

- Insured:** Female, age 45
- Health:** Very good health (best class)
- Policy:** Prestige 100 Whole Life Policy
- Face Amount:** \$1,000,000
- Loans:** \$100,000 at 66 and age 72
- Premiums:** \$16,418 annually paid to age 100



Age	Policy Premium	Policy Loan Amount	Cash Value Increase (Current)*	Total Cash Surrender Value (Current)*	Total Death Benefit (Current)*
46	\$16,418	–	\$320	\$320	\$1,001,202
47	\$16,418	–	\$648	\$968	\$1,003,515
48	\$16,418	–	\$13,156	\$14,124	\$1,006,927
65	\$16,418	–	\$43,235	\$496,125	\$1,428,483
66	\$16,418	–	\$45,159	\$541,284	\$1,468,514
67	\$16,418	\$100,000	\$-57,520	\$483,764	\$1,404,716
72	\$16,418	–	\$48,726	\$717,148	\$1,591,732
73	\$16,418	\$100,000	\$-53,863	\$663,285	\$1,526,541
74	\$16,418	–	\$48,019	\$711,304	\$1,562,363
75	\$16,418	–	\$49,925	\$761,229	\$1,599,198

Annual premium of \$16,418.

Income tax-free policy loans at ages 66 and 72 to balance negative returns on retirement savings.

Current cash value grows to over \$496,000 at age 65.

A current death benefit of over \$1.5 million at age 75.

*Using current dividend scale. Values shown use end-of-year ages and projected based on the current dividend scale and not guaranteed. For guaranteed values and other important information, see the sample illustration at the back of this brochure.

Note: The example assumes a \$100,000 loan. However, because loans from certain life insurance policies are currently income tax-free, she would be able to take less money and still have the same after-tax cash flow as if she had taken the money from her retirement accounts.

Life insurance gives you flexibility

As you saw, life insurance gave Katherine extra flexibility in managing her retirement income. You have the same opportunity as Katherine to enjoy the powerful benefits of permanent life insurance.

In the case of whole life insurance, its guarantees give you a great tool for planning your financial future.

1. **Access to cash through income-tax free loans and withdrawals**
2. **Lifetime guaranteed death benefit**
3. **Guaranteed cash value accumulation**

Benefits of whole life insurance

Whole life insurance can be uniquely effective to consumers as they prepare for uncertain financial times. This highly popular form of life insurance offers certain benefits that are rarely found in other commonly owned assets.

1. Whole life insurance provides you with the **death benefit protection** you want to give your family.
2. As long as premiums are paid when due, the **death benefit can never decrease** and the policy cannot lapse.
3. The value of the **death benefit can rise** if a dividend is declared.*
4. **The values in whole life insurance will only increase** on an annual basis, eliminating the volatility of returns found in other types of assets.
5. There are **no separate management fees** that reduce the cash value growth in your whole life insurance.
6. The cash values in a whole life insurance policy grow **tax-deferred** and can be accessed through loans and/or withdrawals on a tax-preferred basis.**
7. In the case of a participating whole life insurance policy, most issuing companies are **managed for the benefit of the participating policyholders**.
8. Your state may provide **bankruptcy protection** for life insurance policies.
9. An optional **waiver of premium rider** will ensure that the premiums continue to be paid into the policy should the insured become disabled.
10. There's **no need to requalify** for your coverage based on health.

Get started today!

Ohio National has a broad portfolio of whole life products that are designed to meet a wide array of needs. Talk to your representative today!

* Dividends are not guaranteed.

**Loans, and withdrawals, if taken, will reduce the death benefit. 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 percent federal tax penalty may apply. If tax-free loans are taken and the policy lapses, a taxable event may occur.



Life changes. We'll be there.®

Our mission is to make a difference in your life by helping you achieve financial security and independence today – and for generations to come.



Ohio National
Financial Services

Life changes. We'll be there.

The Ohio National Life Insurance Company
One Financial Way
Cincinnati, Ohio 45242

Prepared by Ohio National's
Authorized Representative

A Life Insurance Policy Illustration

Participating Whole Life Insurance Policy
Prestige 100

Policy Form Number
06-PW-1

Policy State
Ohio

Prepared
08/29/2016

For
Katherine 2016

NARRATIVE SUMMARY

Life Insurance Illustration	This illustration shows examples of what your policy may cost and the benefits it may provide. All the benefits, cost, features, and provisions of your policy are described in and governed by the policy. This illustration is not a projection of future results. It shows only what may happen given the assumptions made about the non-guaranteed elements of the policy at this time.
Description of Insurance	The life insurance policy illustrated is a participating Whole Life Insurance policy. It will provide a guaranteed level death benefit and minimum guaranteed cash values in exchange for the payment of a guaranteed premium. The policy may share in the company's divisible surplus. This means the policy is eligible to receive dividends, if any, as fixed by our Board of Directors each year.
Initial Death Benefit \$1,000,000	The Death Proceeds is the amount payable in the event of the death of the insured. The actual amount payable may be decreased by policy loans, or increased by additional insurance benefits. The insurance policy will specify how to determine the benefit amount.
Maturity Date	The maturity date is the policy anniversary nearest the insured's attained age 121.
Policy Premiums	<p>Annual policy premiums are payable to age 100. For an additional charge, you may pay premiums semi-annually, quarterly, or monthly. This illustration shows premiums paid annually.</p> <p>Each premium must be paid when due or else the policy will lapse. You may elect to use certain non-guaranteed values of your policy, including dividends and any cash value of paid-up additions, to pay any premium due. Also, you may borrow from your cash value to pay a premium.</p>
Numeric Summary	The Numeric Summary that is part of this illustration shows the death benefit, cash value, and policy premium given three different sets of assumptions regarding dividends and non-guaranteed charges. The actual policy results may be more or less favorable than those illustrated.
Policy Changes	<p>Your policy will offer you the option to make a number of changes while it is in force. These include:</p> <ul style="list-style-type: none">- addition or deletion of riders,- loans,- surrender of paid-up insurance, or- change in dividend option. <p>Your illustration may include examples of one or more of these changes. Your policy will explain how to effect these changes. These policy changes, even if they are shown on the illustration, will not go into effect automatically. You must elect them at the time they are to go into effect and meet any policy requirements.</p>
Underwriting Class	The premium payments, cash values, and dividends shown in this illustration assume that you qualify for the risk classification shown on the Numeric Summary. Actual premiums, cash values, and dividends will depend on the result of the risk classifications that Ohio National's underwriters apply. This may vary from what is shown on this illustration. If so, you will receive a revised illustration with your insurance policy.

NARRATIVE SUMMARY

Non-Guaranteed Elements

This illustration assumes that the currently illustrated

non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Ohio National guarantees the premiums, minimum cash value and the basic policy death proceeds provided the policy premium is paid. Other aspects of your policy are not guaranteed and may be changed by Ohio National such as dividends, the cost of some dividend options and the cost of some riders ("non-guaranteed elements"). No one can predict these aspects of your policy with reasonable certainty.

Some benefits of your policy are sensitive to changes in the non-guaranteed elements, especially changes in the dividend scale. Variations in the actual levels of any of the non-guaranteed elements could affect:

- Death Proceeds payable,
- Cash Values available at surrender,
- Cash flow available to be taken out of the policy, or
- Use of non-guaranteed elements to reduce or pay future policy premiums.

Dividend

Illustrated values in the Tabular Detail reflect our current dividend scale. You should request an alternate illustration with an assumed reduction in the dividend interest rate of at least 0.50% due to the likelihood of a future reduction in the dividend scale.

The policy participates in the company's divisible surplus through crediting dividends. Our Board of Directors will determine the dividend each year and the dividend will be credited to your policy on its anniversary date. The dividend credit for the first year will not be made until the premium for the full second year has been paid. This illustration assumes that you pay the full second year premium on or before the next policy anniversary.

The Board considers many factors when declaring dividends. Factors include, but are not limited to, Ohio National's experience in mortality, expenses, and interest.

Our Board of Directors may decide to pay no dividend in any given year. Therefore, the guaranteed columns in this illustration assume that the dividend is zero in all policy years. The non-guaranteed columns assume that the illustrated dividend scale will be credited in all policy years. That is not likely to happen.

Dividend Option

This illustration is based on the following dividend options, which you may elect or change at any time:

- Paid-up Additions (PUA)

In addition we offer the following dividend options:

- Reduce Premiums
- Cash
- Accumulate at interest
- Pay off loan

Loans

The policy allows you to borrow from Ohio National using your Cash Value as security. We will charge you interest on the loans, payable in advance. Unpaid interest is added to the loan balance. The interest rate is variable and may change yearly. The loan rate will not change unless the change is at least 1/2%. The maximum rate that can be charged is based on Moody's Bond Index. The current policy loan interest rate is 4.40%, in advance. This represents an annual interest charge of 4.60%.

Loans may be paid to you or used to pay your policy premium. The amount of any outstanding loan, including any unpaid interest, will reduce the amount of your Cash Value and Death Benefit. Your policy will give a more complete explanation of the way policy loans work.



The Ohio National Life Insurance Company
One Financial Way
Cincinnati, Ohio 45242

Prepared by Ohio National's Authorized
Representative

Katherine 2016
Female, Age 45, Super Preferred
Total Initial Death Benefit: \$1,000,000
Dividend Option: Purchase Paid-up Additions
First Annual Policy Premium: \$16,418.00

OTHER DEFINITIONS

Cash Value	The amount available in your policy for loan or surrender. This amount is reduced by any outstanding loans and any policy loan interest due.
Policy Premium	The premium we charge for this policy and any riders.
Cumulative Premium Outlay	The anticipated sum of the yearly Premium Outlays from the effective date of the policy to the policy year shown.
Current Scale	The dividends we currently credit and rider premiums we currently charge.
Death Proceeds	The amount we will pay your beneficiary when you die.
Maximum Paid-up Insurance	The amount of paid-up insurance which can be purchased by using the net cash value available on a single premium basis.
Premium Outlay	The amount of premiums assumed to be paid out-of-pocket. This consists of (1)Policy premium; less (2)surrender of policy cash value; less (3)dividends paid in cash or used to reduce premiums; less (4)any policy loan received; plus (5)any loan interest paid; plus (6)any loan principal paid.
Pronouns	"Our", "us" or "we" means The Ohio National Life Insurance Company. "You", "your" or "yours" means the insured. If the insured is not the owner, "you", "your" or "yours" means the owner when referring to policy rights, payments, and notices.
Rider	An optional benefit which you may purchase with this policy.

OPTIONAL RIDERS (For additional cost unless noted otherwise) - None

IMPORTANT NOTES

Current Tax Guidelines

The following is based on Ohio National's understanding of the Federal taxation of life insurance as of the date of this illustration. Please consult your tax advisor for more information.

1. Any gain in the policy is taxable upon full surrender of the policy.
2. **Based on our current understanding of current tax laws, this policy, as illustrated, is not a Modified Endowment Contract (MEC).** If changes are made to the face amount, or if certain riders are added or changed, or if the level, duration or mode of premiums paid changes, the MEC status could be affected and could cause the policy to lose its favorable tax status.

In order to receive favorable treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-pay premium limitation during the first 7 years and also during 7 years after certain policy changes. **The initial 7-pay premium for this policy as illustrated is \$41,498.00 per year. This is the maximum premium you can pay per year during the first 7 years, without causing the policy to go into MEC status.** Certain changes to the policy benefits or premiums (whether illustrated or not) will alter the premium limitation. A policy which fails to satisfy this premium limitation either at issue or later on will be classified as a MEC and retain this unfavorable status forever.

The MEC status will affect the way in which withdrawals and loans from the policy are taxed. If the policy is in MEC status, any distributions including loans, will be treated as having been taken first from any gains in the policy and, as such, will be taxable to the full extent of such gains. If the policy were not in MEC status, withdrawals would initially be treated as a return of basis (premium) and not taxed until the withdrawal exceeds the basis. Any loans would be tax free as long as the policy remained in force. With certain exceptions, there is also a Federal penalty tax of 10% of taxable income for distributions before age 59 ½ which would be triggered with the initial distribution if the policy has a gain and is in MEC status.

Expense Basis

This illustration is based on fully allocated expenses.

TABULAR DETAIL
**Prestige 100
Participating
Whole Life**

The illustration assumes premiums are paid at the beginning of each year. Values and benefits are shown as of the end of the policy year.

Non-guaranteed results may be more or less favorable than illustrated.

AGE	YR	GUARANTEED				NON-GUARANTEED							
		POLICY PREMIUM	PREMIUM OUTLAY	CASH VALUE	DEATH BENEFIT	MAXIMUM PAID-UP INSURANCE	POLICY PREMIUM	DIVIDEND	DIV OPT	PREMIUM OUTLAY	CASH VALUE	DEATH BENEFIT	MAXIMUM PAID-UP INSURANCE
46	1	16,418	16,418	0	1,000,000	0	16,418	320	PUA	16,418	320	1,001,202	1,202
47	2	16,418	16,418	0	1,000,000	0	16,418	637	PUA	16,418	968	1,003,515	3,516
48	3	16,418	16,418	12,150	1,000,000	42,629	16,418	972	PUA	16,418	14,124	1,006,927	49,556
49	4	16,418	16,418	25,620	1,000,000	86,919	16,418	1,306	PUA	16,418	28,968	1,011,357	98,276
50	5	16,418	16,418	39,420	1,000,000	129,357	16,418	1,659	PUA	16,418	44,540	1,016,801	146,157
51	6	16,418	16,418	53,540	1,000,000	169,996	16,418	2,992	PUA	16,418	61,823	1,026,300	196,296
52	7	16,418	16,418	67,960	1,000,000	208,864	16,418	4,300	PUA	16,418	80,818	1,039,516	248,380
53	8	16,418	16,418	82,680	1,000,000	246,050	16,418	5,565	PUA	16,418	101,523	1,056,076	302,126
54	9	16,418	16,418	97,680	1,000,000	281,596	16,418	6,808	PUA	16,418	123,939	1,075,701	357,298
55	10	16,418	16,418	112,980	1,000,000	315,640	16,418	8,020	PUA	16,418	148,097	1,098,108	413,748
56	11	16,418	16,418	129,300	1,000,000	350,208	16,418	9,205	PUA	16,418	174,727	1,123,039	473,246
57	12	16,418	16,418	145,900	1,000,000	383,272	16,418	10,371	PUA	16,418	203,108	1,150,284	533,556
58	13	16,418	16,418	162,810	1,000,000	414,993	16,418	11,504	PUA	16,418	233,273	1,179,606	594,599
59	14	16,418	16,418	180,010	1,000,000	445,393	16,418	12,617	PUA	16,418	265,217	1,210,824	656,218
60	15	16,418	16,418	197,550	1,000,000	474,641	16,418	13,706	PUA	16,418	299,004	1,243,756	718,396
61	16	16,418	16,418	215,440	1,000,000	502,801	16,418	14,768	PUA	16,418	334,652	1,278,221	781,022
62	17	16,418	16,418	233,680	1,000,000	529,923	16,418	15,803	PUA	16,418	372,171	1,314,059	843,982
63	18	16,418	16,418	252,270	1,000,000	556,065	16,418	16,826	PUA	16,418	411,575	1,351,148	907,214
64	19	16,418	16,418	271,230	1,000,000	581,291	16,418	17,814	PUA	16,418	452,889	1,389,326	970,617
65	20	16,418	16,418	290,560	1,000,000	605,649	16,418	18,786	PUA	16,418	496,125	1,428,483	1,034,132
66	21	16,418	16,418	310,250	1,000,000	629,158	16,418	19,740	PUA	16,418	541,284	1,468,514	1,097,672
67	22	16,418	-83,582	208,349	878,049	411,196	16,418	20,675	PUA	-83,582	483,764	1,404,716	954,754
68	23	16,418	16,418	201,969	851,279	388,059	16,418	21,591	PUA	16,418	527,945	1,441,387	1,014,381
69	24	16,418	16,418	190,053	818,633	355,638	16,418	22,490	PUA	16,418	573,807	1,478,435	1,073,740
70	25	16,418	16,418	171,301	778,821	312,308	16,418	23,387	PUA	16,418	621,346	1,515,806	1,132,809
71	26	16,418	16,418	141,959	730,269	252,260	16,418	24,321	PUA	16,418	668,422	1,553,513	1,187,779
72	27	16,418	16,418	102,110	671,060	176,934	16,418	25,383	PUA	16,418	717,148	1,591,732	1,242,655
73	28	16,418	-24,060	0	549,490	0	16,418	26,880	PUA	-83,582*	663,285	1,526,541	1,121,286
74	29						16,418	28,449	PUA	16,418	711,304	1,562,363	1,173,712
75	30						16,418	30,078	PUA	16,418	761,229	1,599,198	1,226,642
76	31						16,418	31,774	PUA	16,418	813,088	1,637,056	1,280,151
77	32						16,418	33,555	PUA	16,418	866,934	1,675,972	1,334,279
78	33						16,418	35,430	PUA	16,418	922,824	1,715,991	1,389,126
79	34						16,418	37,386	PUA	16,418	980,774	1,757,134	1,444,694
80	35						16,418	39,427	PUA	16,418	1,040,914	1,799,424	1,501,110
81	36						16,418	41,533	PUA	16,418	1,103,201	1,842,854	1,558,349
82	37						16,418	43,719	PUA	16,418	1,166,936	1,887,462	1,616,099
83	38						16,418	45,909	PUA	16,418	1,231,876	1,933,184	1,674,246
84	39						16,418	48,192	PUA	16,418	1,298,394	1,980,070	1,733,064
85	40						16,418	50,520	PUA	16,418	1,366,387	2,028,104	1,792,571
86	41						16,418	52,898	PUA	16,418	1,435,653	2,077,286	1,852,695
87	42						16,418	55,393	PUA	16,418	1,507,143	2,127,671	1,913,979
88	43						16,418	58,061	PUA	16,418	1,579,159	2,179,435	1,975,802
89	44						16,418	60,972	PUA	16,418	1,651,946	2,232,836	2,038,535
90	45						16,418	62,668	PUA	16,418	1,724,200	2,286,342	2,100,711

* Non-guaranteed values are used to pay a portion or all of the policy premium in the year indicated. The policy is not paid-up at this point. If non-guaranteed elements change, you may have to pay more premiums than illustrated, resume premium payments, or continue premium payments longer than shown.

TABULAR DETAIL
**Prestige 100
Participating
Whole Life**

The illustration assumes premiums are paid at the beginning of each year. Values and benefits are shown as of the end of the policy year.

Non-guaranteed results may be more or less favorable than illustrated.

AGE YR	GUARANTEED					NON-GUARANTEED						
	POLICY PREMIUM	PREMIUM OUTLAY	CASH VALUE	DEATH BENEFIT	MAXIMUM PAID-UP INSURANCE	POLICY PREMIUM	DIVIDEND	DIV OPT	PREMIUM OUTLAY	CASH VALUE	DEATH BENEFIT	MAXIMUM PAID-UP INSURANCE
91 46						16,418	64,330	PUA	16,418	1,796,724	2,339,877	2,162,670
92 47						16,418	65,931	PUA	16,418	1,873,213	2,393,220	2,225,776
93 48						16,418	67,516	PUA	16,418	1,951,549	2,446,267	2,289,127
94 49						16,418	69,143	PUA	16,418	2,029,774	2,499,038	2,352,080
95 50						16,418	70,818	PUA	16,418	2,106,470	2,551,595	2,414,321
96 51						16,418	72,526	PUA	16,418	2,179,616	2,604,037	2,475,430
97 52						16,418	74,341	PUA	16,418	2,250,013	2,656,527	2,536,113
98 53						16,418	76,231	PUA	16,418	2,317,262	2,709,208	2,596,780
99 54						16,418	77,936	PUA	16,418	2,391,731	2,761,668	2,661,057
100 55						16,418	77,099	PUA	16,418	2,468,926	2,810,970	2,726,138
101 56						0	75,346	PUA	0	2,530,612	2,856,088	2,774,126
102 57						0	76,655	PUA	0	2,591,572	2,900,336	2,821,343
103 58						0	77,969	PUA	0	2,651,509	2,943,655	2,867,675
104 59						0	79,396	PUA	0	2,710,256	2,986,099	2,913,127
105 60						0	80,766	PUA	0	2,767,385	3,027,544	2,957,493
106 61						0	82,259	PUA	0	2,822,461	3,068,065	3,000,703
107 62						0	83,771	PUA	0	2,875,579	3,107,612	3,042,748
108 63						0	85,314	PUA	0	2,926,686	3,146,146	3,083,579
109 64						0	86,933	PUA	0	2,976,077	3,183,662	3,123,278
110 65						0	88,501	PUA	0	3,023,408	3,220,019	3,161,635
111 66						0	90,241	PUA	0	3,068,410	3,255,314	3,198,626
112 67						0	91,988	PUA	0	3,111,358	3,289,455	3,234,261
113 68						0	93,820	PUA	0	3,152,538	3,322,419	3,268,607
114 69						0	95,547	PUA	0	3,194,354	3,353,924	3,302,273
115 70						0	97,361	PUA	0	3,233,360	3,383,952	3,334,118
116 71						0	99,277	PUA	0	3,270,643	3,412,473	3,364,479
117 72						0	101,130	PUA	0	3,306,324	3,439,269	3,393,260
118 73						0	103,162	PUA	0	3,339,069	3,464,396	3,420,021
119 74						0	105,164	PUA	0	3,369,890	3,487,660	3,444,992
120 75						0	107,044	PUA	0	3,401,996	3,508,697	3,469,159
121 76						0	100,486	PUA	0	3,517,007	3,517,007	3,517,007

NUMERIC SUMMARY

Review this carefully. Ask your agent to explain any part of this life insurance illustration that you do not understand.

Prestige 100 Participating Whole Life

Total Initial Death Benefit \$1,000,000

**1st Year Policy
Premium** \$16,418.00

	SUMMARY YEAR	GUARANTEED	NON-GUARANTEED MIDPOINT	NON-GUARANTEED CURRENT
Cost Scenarios	YEAR 5			
	Cumulative Premium Outlay	82,090.00	82,090.00	82,090.00
	Cash Value	39,420	41,940	44,540
Guaranteed <i>No dividends, guaranteed charges</i>	Death Proceeds	1,000,000	1,008,269	1,016,801
	YEAR 10			
	Cumulative Premium Outlay	164,180.00	164,180.00	164,180.00
Non-Guaranteed Midpoint <i>Dividends and charges halfway between current and guaranteed</i>	Cash Value	112,980	130,022	148,097
	Death Proceeds	1,000,000	1,047,612	1,098,108
	YEAR 20			
Non-Guaranteed Current <i>Current dividend scale and current charges</i>	Cumulative Premium Outlay	328,360.00	328,360.00	328,360.00
	Cash Value	290,560	384,921	496,125
	Death Proceeds	1,000,000	1,196,688	1,428,483
AGE 70	Cumulative Premium Outlay	310,450.00	310,450.00	310,450.00
	Cash Value	171,301	385,928	621,346
	Death Proceeds	778,821	1,120,438	1,515,806
LAST YEAR OF DEATH BENEFIT				
	Duration	28	36	76
	Attained Age	73	81	121

Guaranteed values reflect the policy premium being paid in full each year.

Please check ONE of the following, and sign below:

This illustration DOES CONFORM to the policy for which I applied.

This illustration DOES NOT CONFORM to the policy for which I applied. I understand that an illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.

I have received a copy of this illustration. I acknowledge that any non-guaranteed results can change and results may be more or less favorable than illustrated. The agent has told me they are not guaranteed.

Signed and dated by Applicant.

I certify that this illustration has been presented to the Applicant; further, I have explained that any non-guaranteed elements are subject to change. I have made no statements inconsistent with the illustration.

Signed and dated by Agent.

Prestige 100 Participating Whole Life Illustration

NET ANNUAL OUTLAY SUMMARY Current Dividend Scale

BEGINNING OF YEAR CASH FLOW BASED ON CURRENT VALUES

END OF YR AGE	YR	NET ANNUALIZED OUTLAY =	BASIC POLICY PREMIUM +	ADDITIONAL BENEFITS & RIDERS PREMIUM +	LOAN INTEREST PAID +	LOAN PRINCIPAL PAID -	PRIOR YR DIVIDEND APPLIED TO LOAN -	PRIOR YR DIVIDEND APPLIED TO PREM -	PRIOR YR DIVIDEND PAID IN CASH -	POLICY LOAN AMOUNT -	PUA CASH SURRENDER AMOUNT	COST BASIS
46	1	16,418	16,418	0	0	0	0	0	0	0	0	16,418
47	2	16,418	16,418	0	0	0	0	0	0	0	0	32,836
48	3	16,418	16,418	0	0	0	0	0	0	0	0	49,254
49	4	16,418	16,418	0	0	0	0	0	0	0	0	65,672
50	5	16,418	16,418	0	0	0	0	0	0	0	0	82,090
51	6	16,418	16,418	0	0	0	0	0	0	0	0	98,508
52	7	16,418	16,418	0	0	0	0	0	0	0	0	114,926
53	8	16,418	16,418	0	0	0	0	0	0	0	0	131,344
54	9	16,418	16,418	0	0	0	0	0	0	0	0	147,762
55	10	16,418	16,418	0	0	0	0	0	0	0	0	164,180
56	11	16,418	16,418	0	0	0	0	0	0	0	0	180,598
57	12	16,418	16,418	0	0	0	0	0	0	0	0	197,016
58	13	16,418	16,418	0	0	0	0	0	0	0	0	213,434
59	14	16,418	16,418	0	0	0	0	0	0	0	0	229,852
60	15	16,418	16,418	0	0	0	0	0	0	0	0	246,270
61	16	16,418	16,418	0	0	0	0	0	0	0	0	262,688
62	17	16,418	16,418	0	0	0	0	0	0	0	0	279,106
63	18	16,418	16,418	0	0	0	0	0	0	0	0	295,524
64	19	16,418	16,418	0	0	0	0	0	0	0	0	311,942
65	20	16,418	16,418	0	0	0	0	0	0	0	0	328,360
66	21	16,418	16,418	0	0	0	0	0	0	0	0	344,778
67	22	-83,582	16,418	0	0	0	0	0	0	100,000	0	361,196
68	23	16,418	16,418	0	0	0	0	0	0	0	0	377,614
69	24	16,418	16,418	0	0	0	0	0	0	0	0	394,032
70	25	16,418	16,418	0	0	0	0	0	0	0	0	410,450
71	26	16,418	16,418	0	0	0	0	0	0	0	0	426,868
72	27	16,418	16,418	0	0	0	0	0	0	0	0	443,286
73	28	-83,582	16,418	0	0	0	0	0	0	100,000	0	459,704
74	29	16,418	16,418	0	0	0	0	0	0	0	0	476,122
75	30	16,418	16,418	0	0	0	0	0	0	0	0	492,540
76	31	16,418	16,418	0	0	0	0	0	0	0	0	508,958
77	32	16,418	16,418	0	0	0	0	0	0	0	0	525,376
78	33	16,418	16,418	0	0	0	0	0	0	0	0	541,794
79	34	16,418	16,418	0	0	0	0	0	0	0	0	558,212
80	35	16,418	16,418	0	0	0	0	0	0	0	0	574,630
81	36	16,418	16,418	0	0	0	0	0	0	0	0	591,048
82	37	16,418	16,418	0	0	0	0	0	0	0	0	607,466
83	38	16,418	16,418	0	0	0	0	0	0	0	0	623,884
84	39	16,418	16,418	0	0	0	0	0	0	0	0	640,302
85	40	16,418	16,418	0	0	0	0	0	0	0	0	656,720
86	41	16,418	16,418	0	0	0	0	0	0	0	0	673,138
87	42	16,418	16,418	0	0	0	0	0	0	0	0	689,556
88	43	16,418	16,418	0	0	0	0	0	0	0	0	705,974
89	44	16,418	16,418	0	0	0	0	0	0	0	0	722,392
90	45	16,418	16,418	0	0	0	0	0	0	0	0	738,810

NOTE - This illustration is not valid without accompanying footnotes.

Prestige 100 Participating Whole Life Illustration

NET ANNUAL OUTLAY SUMMARY Current Dividend Scale

BEGINNING OF YEAR CASH FLOW BASED ON CURRENT VALUES

END OF YR AGE	YR	NET ANNUALIZED OUTLAY =	BASIC POLICY PREMIUM +	ADDITIONAL BENEFITS & RIDERS PREMIUM +	LOAN INTEREST PAID +	LOAN PRINCIPAL PAID -	PRIOR YR DIVIDEND APPLIED TO LOAN -	PRIOR YR DIVIDEND APPLIED TO PREM -	PRIOR YR DIVIDEND PAID IN CASH -	POLICY LOAN AMOUNT -	PUA CASH SURRENDER AMOUNT	COST BASIS
91	46	16,418	16,418	0	0	0	0	0	0	0	0	755,228
92	47	16,418	16,418	0	0	0	0	0	0	0	0	771,646
93	48	16,418	16,418	0	0	0	0	0	0	0	0	788,064
94	49	16,418	16,418	0	0	0	0	0	0	0	0	804,482
95	50	16,418	16,418	0	0	0	0	0	0	0	0	820,900
96	51	16,418	16,418	0	0	0	0	0	0	0	0	837,318
97	52	16,418	16,418	0	0	0	0	0	0	0	0	853,736
98	53	16,418	16,418	0	0	0	0	0	0	0	0	870,154
99	54	16,418	16,418	0	0	0	0	0	0	0	0	886,572
100	55	16,418	16,418	0	0	0	0	0	0	0	0	902,990
101	56	0	0	0	0	0	0	0	0	0	0	902,990
102	57	0	0	0	0	0	0	0	0	0	0	902,990
103	58	0	0	0	0	0	0	0	0	0	0	902,990
104	59	0	0	0	0	0	0	0	0	0	0	902,990
105	60	0	0	0	0	0	0	0	0	0	0	902,990
106	61	0	0	0	0	0	0	0	0	0	0	902,990
107	62	0	0	0	0	0	0	0	0	0	0	902,990
108	63	0	0	0	0	0	0	0	0	0	0	902,990
109	64	0	0	0	0	0	0	0	0	0	0	902,990
110	65	0	0	0	0	0	0	0	0	0	0	902,990
111	66	0	0	0	0	0	0	0	0	0	0	902,990
112	67	0	0	0	0	0	0	0	0	0	0	902,990
113	68	0	0	0	0	0	0	0	0	0	0	902,990
114	69	0	0	0	0	0	0	0	0	0	0	902,990
115	70	0	0	0	0	0	0	0	0	0	0	902,990
116	71	0	0	0	0	0	0	0	0	0	0	902,990
117	72	0	0	0	0	0	0	0	0	0	0	902,990
118	73	0	0	0	0	0	0	0	0	0	0	902,990
119	74	0	0	0	0	0	0	0	0	0	0	902,990
120	75	0	0	0	0	0	0	0	0	0	0	902,990
121	76	0	0	0	0	0	0	0	0	0	0	902,990

NOTE - This illustration is not valid without accompanying footnotes.

This report assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

This supplemental illustration must be accompanied by a valid NAIC illustration.

Prestige 100 Participating Whole Life Illustration

NET GAIN / CASH FLOW SUMMARY Current Dividend Scale

END OF YR AGE	YR	TOTAL ANNUALIZED PREMIUM	TOTAL ANNUAL DIVIDEND	NET ANNUALIZED OUTLAY	CUMULATIVE NET ANNUALIZED OUTLAY	CASH VALUE INCREASE	TOTAL CASH SURRENDER VALUE	TOTAL DEATH BENEFIT	NET	
									GAIN IN POLICY	
									SURRENDER	DEATH
46	1	16,418.00	320.00	16,418.00	16,418.00	320	320	1,001,202	-16,098	984,784
47	2	16,418.00	637.33	16,418.00	32,836.00	648	968	1,003,515	-31,868	970,679
48	3	16,418.00	972.36	16,418.00	49,254.00	13,156	14,124	1,006,927	-35,130	957,673
49	4	16,418.00	1,305.99	16,418.00	65,672.00	14,843	28,968	1,011,357	-36,704	945,685
50	5	16,418.00	1,658.82	16,418.00	82,090.00	15,572	44,540	1,016,801	-37,550	934,711
51	6	16,418.00	2,991.97	16,418.00	98,508.00	17,284	61,823	1,026,300	-36,685	927,792
52	7	16,418.00	4,300.15	16,418.00	114,926.00	18,994	80,818	1,039,516	-34,108	924,590
53	8	16,418.00	5,564.55	16,418.00	131,344.00	20,705	101,523	1,056,076	-29,821	924,732
54	9	16,418.00	6,807.67	16,418.00	147,762.00	22,416	123,939	1,075,701	-23,823	927,939
55	10	16,418.00	8,020.12	16,418.00	164,180.00	24,157	148,097	1,098,108	-16,083	933,928
56	11	16,418.00	9,204.74	16,418.00	180,598.00	26,630	174,727	1,123,039	-5,871	942,441
57	12	16,418.00	10,371.33	16,418.00	197,016.00	28,381	203,108	1,150,284	6,092	953,268
58	13	16,418.00	11,503.82	16,418.00	213,434.00	30,165	233,273	1,179,606	19,839	966,172
59	14	16,418.00	12,617.13	16,418.00	229,852.00	31,944	265,217	1,210,824	35,365	980,972
60	15	16,418.00	13,706.36	16,418.00	246,270.00	33,787	299,004	1,243,756	52,734	997,486
61	16	16,418.00	14,767.87	16,418.00	262,688.00	35,649	334,652	1,278,221	71,964	1,015,533
62	17	16,418.00	15,803.46	16,418.00	279,106.00	37,518	372,171	1,314,059	93,065	1,034,953
63	18	16,418.00	16,826.15	16,418.00	295,524.00	39,405	411,575	1,351,148	116,051	1,055,624
64	19	16,418.00	17,813.70	16,418.00	311,942.00	41,314	452,889	1,389,326	140,947	1,077,384
65	20	16,418.00	18,785.58	16,418.00	328,360.00	43,235	496,125	1,428,483	167,765	1,100,123
66	21	16,418.00	19,740.26	16,418.00	344,778.00	45,159	541,284	1,468,514	196,506	1,123,736
67	22	16,418.00	20,675.22	-83,582.00	261,196.00	-57,520	483,764	1,404,716	222,568	1,143,520
68	23	16,418.00	21,591.39	16,418.00	277,614.00	44,180	527,945	1,441,387	250,331	1,163,773
69	24	16,418.00	22,489.71	16,418.00	294,032.00	45,862	573,807	1,478,435	279,775	1,184,403
70	25	16,418.00	23,387.04	16,418.00	310,450.00	47,539	621,346	1,515,806	310,896	1,205,356
71	26	16,418.00	24,320.66	16,418.00	326,868.00	47,077	668,422	1,553,513	341,554	1,226,645
72	27	16,418.00	25,382.75	16,418.00	343,286.00	48,726	717,148	1,591,732	373,862	1,248,446
73	28	16,418.00	26,879.94	-83,582.00	259,704.00	-53,863	663,285	1,526,541	403,581	1,266,837
74	29	16,418.00	28,448.97	16,418.00	276,122.00	48,019	711,304	1,562,363	435,182	1,286,241
75	30	16,418.00	30,077.70	16,418.00	292,540.00	49,925	761,229	1,599,198	468,689	1,306,658
76	31	16,418.00	31,774.40	16,418.00	308,958.00	51,859	813,088	1,637,056	504,130	1,328,098
77	32	16,418.00	33,554.99	16,418.00	325,376.00	53,846	866,934	1,675,972	541,558	1,350,596
78	33	16,418.00	35,430.13	16,418.00	341,794.00	55,889	922,824	1,715,991	581,030	1,374,197
79	34	16,418.00	37,386.18	16,418.00	358,212.00	57,950	980,774	1,757,134	622,562	1,398,922
80	35	16,418.00	39,426.50	16,418.00	374,630.00	60,140	1,040,914	1,799,424	666,284	1,424,794
81	36	16,418.00	41,533.21	16,418.00	391,048.00	62,287	1,103,201	1,842,854	712,153	1,451,806
82	37	16,418.00	43,719.47	16,418.00	407,466.00	63,735	1,166,936	1,887,462	759,470	1,479,996
83	38	16,418.00	45,909.21	16,418.00	423,884.00	64,940	1,231,876	1,933,184	807,992	1,509,300
84	39	16,418.00	48,192.47	16,418.00	440,302.00	66,517	1,298,394	1,980,070	858,092	1,539,768
85	40	16,418.00	50,520.27	16,418.00	456,720.00	67,993	1,366,387	2,028,104	909,667	1,571,384

NOTE - This illustration is not valid without accompanying footnotes.

Prestige 100 Participating Whole Life Illustration

NET GAIN / CASH FLOW SUMMARY Current Dividend Scale

END OF YR AGE	YR	TOTAL ANNUALIZED PREMIUM	TOTAL ANNUAL DIVIDEND	NET ANNUALIZED OUTLAY	CUMULATIVE NET ANNUALIZED OUTLAY	CASH VALUE INCREASE	TOTAL CASH SURRENDER VALUE	TOTAL DEATH BENEFIT	NET	
									GAIN IN POLICY	
									SURRENDER	DEATH
86	41	16,418.00	52,898.45	16,418.00	473,138.00	69,266	1,435,653	2,077,286	962,515	1,604,148
87	42	16,418.00	55,393.22	16,418.00	489,556.00	71,490	1,507,143	2,127,671	1,017,587	1,638,115
88	43	16,418.00	58,060.68	16,418.00	505,974.00	72,016	1,579,159	2,179,435	1,073,185	1,673,461
89	44	16,418.00	60,972.32	16,418.00	522,392.00	72,787	1,651,946	2,232,836	1,129,554	1,710,444
90	45	16,418.00	62,668.31	16,418.00	538,810.00	72,253	1,724,200	2,286,342	1,185,390	1,747,532
91	46	16,418.00	64,330.11	16,418.00	555,228.00	72,524	1,796,724	2,339,877	1,241,496	1,784,649
92	47	16,418.00	65,931.02	16,418.00	571,646.00	76,489	1,873,213	2,393,220	1,301,567	1,821,574
93	48	16,418.00	67,516.28	16,418.00	588,064.00	78,336	1,951,549	2,446,267	1,363,485	1,858,203
94	49	16,418.00	69,143.22	16,418.00	604,482.00	78,225	2,029,774	2,499,038	1,425,292	1,894,556
95	50	16,418.00	70,817.99	16,418.00	620,900.00	76,696	2,106,470	2,551,595	1,485,570	1,930,695
96	51	16,418.00	72,525.85	16,418.00	637,318.00	73,145	2,179,616	2,604,037	1,542,298	1,966,719
97	52	16,418.00	74,341.10	16,418.00	653,736.00	70,398	2,250,013	2,656,527	1,596,277	2,002,791
98	53	16,418.00	76,231.27	16,418.00	670,154.00	67,248	2,317,262	2,709,208	1,647,108	2,039,054
99	54	16,418.00	77,936.22	16,418.00	686,572.00	74,469	2,391,731	2,761,668	1,705,159	2,075,096
100	55	16,418.00	77,098.58	16,418.00	702,990.00	77,195	2,468,926	2,810,970	1,765,936	2,107,980
101	56	0.00	75,346.15	0.00	702,990.00	61,686	2,530,612	2,856,088	1,827,622	2,153,098
102	57	0.00	76,654.64	0.00	702,990.00	60,960	2,591,572	2,900,336	1,888,582	2,197,346
103	58	0.00	77,968.99	0.00	702,990.00	59,937	2,651,509	2,943,655	1,948,519	2,240,665
104	59	0.00	79,395.53	0.00	702,990.00	58,747	2,710,256	2,986,099	2,007,266	2,283,109
105	60	0.00	80,766.20	0.00	702,990.00	57,128	2,767,385	3,027,544	2,064,395	2,324,554
106	61	0.00	82,259.13	0.00	702,990.00	55,076	2,822,461	3,068,065	2,119,471	2,365,075
107	62	0.00	83,771.37	0.00	702,990.00	53,118	2,875,579	3,107,612	2,172,589	2,404,622
108	63	0.00	85,313.65	0.00	702,990.00	51,107	2,926,686	3,146,146	2,223,696	2,443,156
109	64	0.00	86,933.17	0.00	702,990.00	49,391	2,976,077	3,183,662	2,273,087	2,480,672
110	65	0.00	88,501.05	0.00	702,990.00	47,331	3,023,408	3,220,019	2,320,418	2,517,029
111	66	0.00	90,240.59	0.00	702,990.00	45,001	3,068,410	3,255,314	2,365,420	2,552,324
112	67	0.00	91,987.63	0.00	702,990.00	42,949	3,111,358	3,289,455	2,408,368	2,586,465
113	68	0.00	93,820.28	0.00	702,990.00	41,180	3,152,538	3,322,419	2,449,548	2,619,429
114	69	0.00	95,547.07	0.00	702,990.00	41,816	3,194,354	3,353,924	2,491,364	2,650,934
115	70	0.00	97,360.97	0.00	702,990.00	39,006	3,233,360	3,383,952	2,530,370	2,680,962
116	71	0.00	99,277.05	0.00	702,990.00	37,283	3,270,643	3,412,473	2,567,653	2,709,483
117	72	0.00	101,130.05	0.00	702,990.00	35,681	3,306,324	3,439,269	2,603,334	2,736,279
118	73	0.00	103,161.59	0.00	702,990.00	32,744	3,339,069	3,464,396	2,636,079	2,761,406
119	74	0.00	105,163.51	0.00	702,990.00	30,822	3,369,890	3,487,660	2,666,900	2,784,670
120	75	0.00	107,043.75	0.00	702,990.00	32,105	3,401,996	3,508,697	2,699,006	2,805,707
121	76	0.00	100,485.93	0.00	702,990.00	115,011	3,517,007	3,517,007	2,814,017	2,814,017

NOTE - This illustration is not valid without accompanying footnotes.

This report assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

This supplemental illustration must be accompanied by a valid NAIC illustration.

For more information, contact your Ohio National representative today.

Tax-free withdrawals and loans assume that the life insurance policy is properly funded and is not a modified endowment contract. Withdrawals are generally treated first as tax-free recovery of basis and then as taxable income, assuming the policy is not a modified endowment contract. However, different rules apply in the first fifteen policy years, when distributions accompanied by benefit reductions may be taxable prior to basis recovery. Policy loans accrue interest, which is payable in advance. Loans from policies that are not classified as modified endowment contracts are generally not subject to tax but may be taxable if the policy lapses, is surrendered, exchanged or otherwise terminated. In the case of a modified endowment contract, loans and withdrawals are taxable to the extent of policy gain and a 10% penalty may apply if taken prior to age 59½. Always confirm the status of a particular loan or withdrawal with a qualified tax advisor. Cash value accumulation may not be guaranteed depending on the type of product selected. Income tax-free death benefits, withdrawals and loans apply to Federal taxes only. State income taxes may apply. Loans and withdrawals will reduce the death benefit.

Whole life insurance is issued and underwritten by The Ohio National Life Insurance Company. Prestige 100 is issued as Policy Forms 06-PW-1/1U 07-PTD-1 and any state variations. Product, product features and rider availability vary by state. Issuers not licensed to conduct business in New York. Guarantees based on the claims-paying ability of the issuer. Dividends are not guaranteed.

The Ohio National Life Insurance Company | Ohio National Life Assurance Corporation

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