

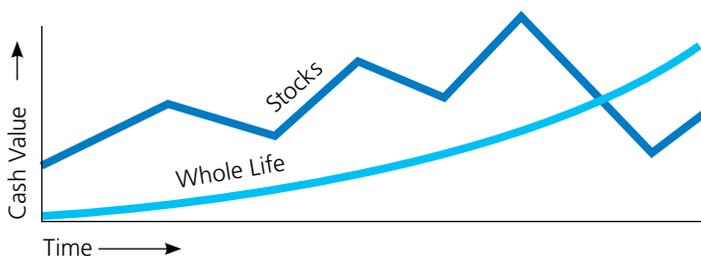
## WHOLE LIFE INSURANCE

# Three ways whole life can be a sure thing

Uncertainty can change one's perspective. From Britain's exit from the European Union to lingering memories from the Great Recession of 2008, financial uncertainty and the threat of a down market may be top of mind for you. Having a sure thing in a down market can provide welcome relief. **It's time for you to consider whole life insurance.**

## Guarantees versus ups and downs

Whole life insurance offers you the opportunity to grow assets. Market volatility is more than fluctuating values of your investments. There are the emotional ups and downs to consider, too. Consider the recent financial environment. Interest rates had been on the decline for the past 27 years and, until recently, were near zero. Real estate plunged off a cliff in 2008 and took the economy – and many stock and retirement portfolio values – along with it. For the 15 years ending 12/31/2015 the S&P® 500 averaged only 4.24 percent. Over that same span, whole life policies from Ohio National only increased and dividends were paid every year.



Wouldn't you like to know that some of your hard earned cash is guaranteed to grow no matter what the market is doing? Whole life can also be a surprisingly versatile financial tool.

## Whole life insurance: protection, access and flexibility

While rate of return is always an important consideration, these days many Americans are also considering factors like protection, access and flexibility.



### Protection

Up market or down market, a whole life insurance policy will provide a death benefit value which can never decrease and cash value that builds over time.



### Access

While you can take loans from a 401(k) plan, accessing cash value in a whole life policy gives you more control over the timing and amount of every loan repayment, even to the point where you might have the option not to repay the loan at all.\* And dividends are not reduced due to a loan on the policy.



### Flexibility

The addition of riders to a whole life policy offer flexibility that can help meet changing needs in future years such as:

- Waiver of premium in certain circumstances
- Pay more towards your policy to build your cash value
- Access your death benefit amount in the case of chronic or terminal illness

If you're worried about what your hard-earned money is doing in a down market, a conversation about whole life insurance makes sense. Even if only *some* of your wealth is in a whole life policy, it provides a sure way to grow your wealth with the added benefits of protection, access and flexibility. You can see the value of owning a sure thing in any down market.



\*Policy must not be classified as a Modified Endowment Contract (MEC).

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. Withdrawals and loans reduce the death benefit and cash surrender value. **If tax-free loans are taken and the policy lapses, a taxable event may occur. Consult your personal tax advisor on all tax matters. Past performance is no guarantee of future results.**

The purchase of a life insurance policy is subject to underwriting requirements. Both projected and historical returns of a whole life insurance policy are subject to variation based upon the age, sex, and the actual underwriting classification of the insured as well as the type of whole life insurance policy purchased.

The purchase of a whole life insurance policy is a long-term commitment. During the first several policy years, both the guaranteed and non-guaranteed cash value of a whole life insurance policy is typically less than the premiums paid. If a whole life insurance policy is surrendered, its surrender

value will not always exceed the total premiums paid. Before purchasing any whole life insurance policy, you should request a policy illustration and carefully compare both the guaranteed and the non-guaranteed elements.

The Accelerated Benefit Rider is an acceleration of the death benefit for an individual that is certified as being permanently chronically ill or terminally ill. It is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. An acceleration creates a lien against the policy death benefit and accrues carrying charges. Please review available marketing materials, as well as policy and rider language for complete details.

Whole life insurance is issued by The Ohio National Life Insurance Company on policy form ICC 18-WL-1 and any state variations. Guarantees are based on the claims-paying ability of the issuer. Dividends are not guaranteed. Products, product features, and rider availability vary by state. The issuer is not licensed to do business in New York.

**The Ohio National Life Insurance Company | Ohio National Life Assurance Corporation**  
One Financial Way | Cincinnati, Ohio 45242 | 513.794.6100 | ohionational.com  
Post Office Box 237 | Cincinnati, Ohio 45201-0237

Form 2923 Rev. 12-19 © 2019 Ohio National Financial Services, Inc.

**THIS MATERIAL IS FOR USE WITH THE GENERAL PUBLIC AND IS NOT INTENDED TO PROVIDE INVESTMENT, INSURANCE OR TAX ADVICE FOR ANY INDIVIDUAL.**

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