

Diverse product portfolio

Term Life Insurance

- Some of the lowest 10-, 15- and 20-year premiums in the industry
- Limited or expanded conversion options; "Plus" products convert to all available permanent products
- Quick and easy online and mobile applications

Whole Life Insurance

- A broad portfolio with distinct products to accommodate your clients' needs
- Non-direct recognition dividend scale
- Dividends credited every year since 1924

Universal Life Insurance

- Flexible design that fits clients buying for affordable death benefit or future cash flow
- History of maintaining or reducing COI on inforce block

Disability Income Insurance

- Balanced, diverse portfolio with solutions for individuals and business owners
- Exceptional first-year compensation and renewals
- Contract and benefit periods to age 70
- Dedicated DI support teams ready to help

Retirement Plans

- Regional and internal support for plan design, sale and implementation
- Wide variety of funds from 35 fund families, including Managed Volatility Portfolios, Target-date Portfolios, Lifestyle Portfolios and a broad range of index funds
- Choice of bundled and unbundled administrative platforms

Variable Annuities

- Diverse product suite to meet your clients' needs
- Powerful living and death benefit riders
- More than 85 portfolios, including Managed Volatility Portfolios and Asset Allocation Models

Plus...

- VUL, fixed and single premium immediate annuities
- Small-business owner solutions, including: buy-sell, executive bonus, deferred comp plans and more

ONESCO Full-Service Broker/Dealer

- Independence to build your business the way you want
- High payouts and low fees
- Unparalleled support
- Access to senior management

26
YEARS

**UNMATCHED
RECORD**
of individual life
insurance sales growth!

joinsogowrm.com LIFE INSURANCE | DI | ANNUITIES | RETIREMENT PLANS
careers@sogowrm.com

Insurance and annuity products are issued by The Ohio National Life Insurance Company and Ohio National Life Assurance Corporation. Registered products are distributed by Ohio National Equities, Inc., Member FINRA. Dividends are not guaranteed. Product, product features and rider availability vary by state.

Issuers not licensed to conduct business in New York. Disability income insurance not available in California. Dividends are not guaranteed.

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Let your entrepreneurial spirit soar

Powerful Contract

- Very competitive commission potential
- Lucrative VA trail commission options
- Liberal vesting
- Strong renewals
- Persistency Bonus opportunity
- No “haircut” on proprietary variable universal life and annuities¹
- FICA match for Career Agents
- Subsidized medical plan²
- Awards program for production and referrals

PLUS, The Profit Partnership Program³

The opportunity to share in the company's mortality profits

- Non-qualified deferred compensation plan
- No initial out-of-pocket investment
- Tax-deferred account accumulation
- 100 percent vested individual contributions

Strong Service and Support

- SuccessTrac: targeted training and dedicated support for General Agents during first six months
- Dedicated Support: transition support, product sales, new business and software for all product lines
- Advanced Sales: tax and legal consultation by attorneys and CPAs on business and estate planning cases
- Illustration Software: industry leading with sales ledger uploads to Leap™ and COW
- Underwriting: consistent practices and direct access; fax or upload your life apps
- Marketing: needs-based selling kits, client brochures and sales ideas
- STARTeam: business transition support and service for ONESCO representatives
- Online Tools: live webinars and on-demand presentations focused on sales, training and products
- Seminars: specialized topics to help energize your sales
- Producer Website: features personalized dashboard highlighting book of business, incentives and compensation information



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¹ For representatives registered with our affiliated full-service broker/dealer, The O.N. Equity Sales Company (ONESCO).

² Eligibility depends on production level. Percentages vary depending upon level and type of production.

³ Refer to the Profit Partnership Program brochure 1840.BLDR-A, 1840.BLDR-B, 1840.CAREER for specific details and eligibility. Ohio National does not endorse or sponsor any particular prospecting, marketing or selling system.

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A better fit, together

About Ohio National

- Dynamic company founded in 1909, operating in 49 states, the District of Columbia and Puerto Rico, with subsidiary operations in South America
- Affordable, comprehensive product portfolio: term, WL, UL, VUL, DI, retirement plans, annuities (fixed and variable) and full-service broker/dealer
- High-value, consumer needs-based products for financial security, protection and wealth accumulation
- 26 consecutive years of individual life insurance sales growth – unparalleled in the industry

Industry Positioning

- 22nd largest U.S. individual life insurance provider in terms of total company sales of periodic premium (LIMRA International, Fourth Quarter, 2015)
- 6th in number of Top of the Table Members of companies in the U.S. (MDRT, 2015)
- 10th in overall membership across the U.S. (MDRT, 2015)
- 14th largest provider of variable annuity products in the United States (LIMRA International, Fourth Quarter, 2014)

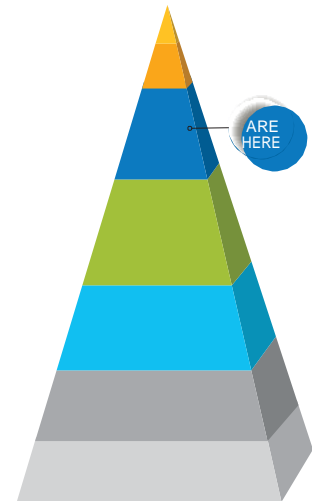
Financial Highlights and Ratings

- Total assets under management reached \$40.2 billion during 2015
- Core earnings, a key measure of how the company is achieving its goals, were \$190.7 million in 2015
- Consistently receives high marks for financial security and claims-paying ability from major independent analysts

How Strong Is Ohio National?

We are rated among the best in the industry.

Number of Companies Per Category	S&P Ratings
8	AA+
9	AA
18	AA-
21	A+
17	A
14	A-
12	Bs,Cs



Source: S&P website Jan 21, 2016.

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Financial information as of 12/13/15. All ratings information is according to reports published on: standardandpoors.com, ambest.com/ratings and moodys.com/insurance. Ratings are accurate as of 12/31/15. For the most current ratings, see ohionational.com. 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 on a 16-part scale; "AA-" (Very Strong) from Standard & Poor's (for financial security characteristics), its fourth-highest ranking on a 21-part scale; and "A1" from Moody's (for insurance financial strength), its fifth-highest ranking on a 21-part scale. Ratings do not refer to the safety or performance of variable products or underlying portfolios.

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