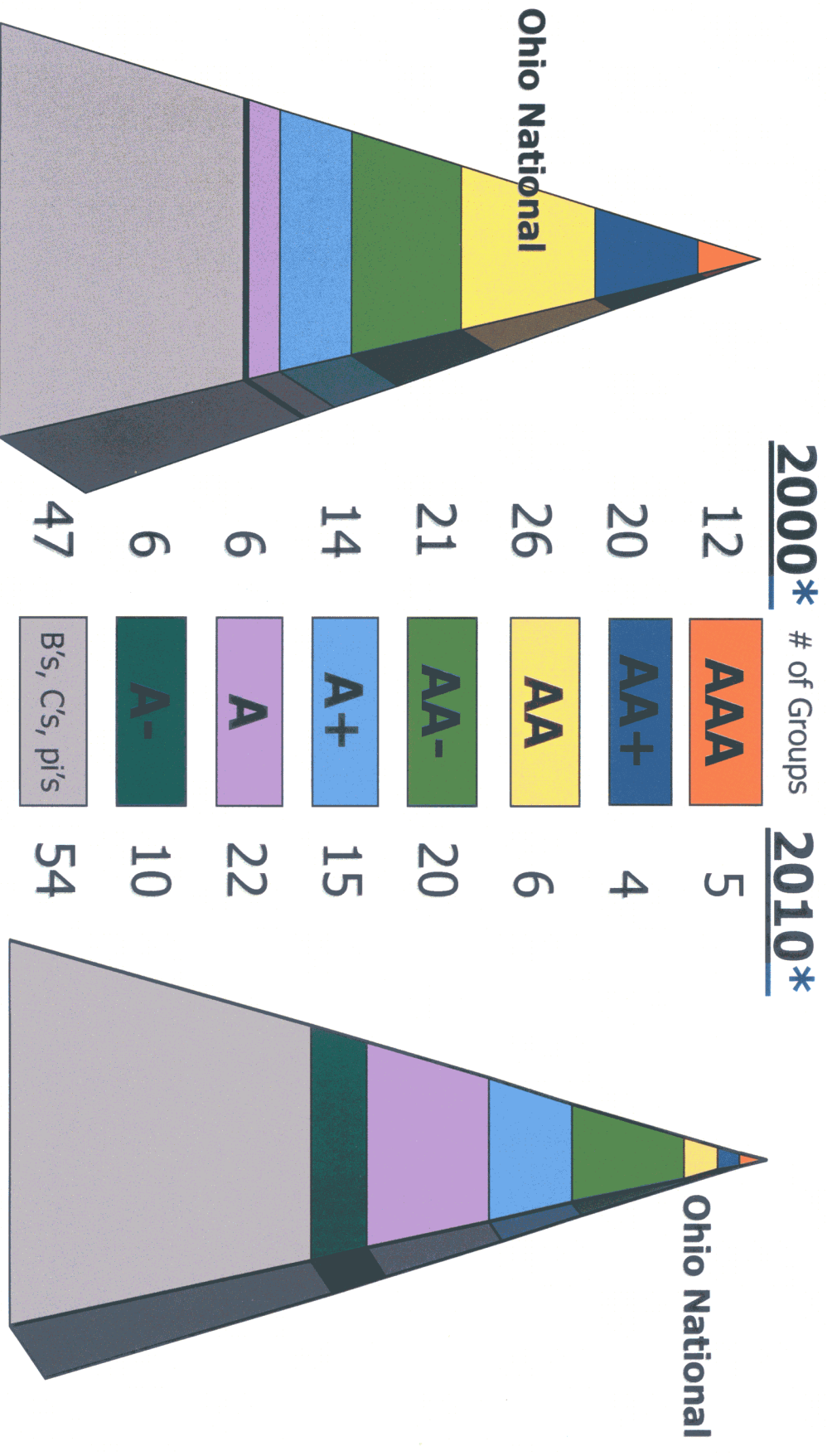


# S & P Ratings

## U.S. Life Insurers (Groups)



\* Ohio National's ratings are now significantly higher than they were 10 years ago, relative to the rest of the industry.  
 Source: S&P Global Insurer Ratings List Jan. 1-March 31, 2000 and Web site August 19, 2010, including companies rated by public information.

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