

# Term Plus Adds Value, Protection During Tough Times

Even though the recession is slowly receding, many of your clients may still be rebounding from the effects of lowered salaries or lost jobs. Some households are even prepared to eliminate their life insurance policies in an effort to respond to these changes.

Ohio National's Term Plus life insurance can help remedy this dilemma by offering a truly affordable, value-rich term life insurance policy that can accommodate your clients' present and future insurance protection needs.

- Competitive rates that hold their own against the industry competition
- Fully convertible to any available Ohio National permanent product
- Conversion credit to policyholders after the first year – equal to one annual term insurance premium

## Other Considerations

If there is one thing that clients need to keep during tough economic times – it's an affordable life insurance policy.

Sell the risk of short-sighted thinking. Here's why:

- If a family loses an uninsured breadwinner, they're left to pay off all creditors, even the mortgage. This could be a huge financial strain.
- It is better to have some life insurance than none at all. In the event of the primary breadwinner's death, it may be the only financial tool available take care of debts, as well as provide for the family.
- In the event that the policyowner declares bankruptcy, life insurance won't be taken over by the courts.\*
- Many people will be uninsurable in the future. Term Plus' convertability provides them with future options and a way to manage that risk.

## Too Important to Sacrifice

Help clients view term life insurance as an affordable option to meet an important requirement, instead of an option they can't afford!

Ohio National's Plus products: great rates, great value!

### 10-Year Term Life Insurance

Male, 45, \$500,000 Face Amount, Annual Premiums

	SPNS	PNS	SNS	NS
<b>ON Term 10 Plus</b>	<b>\$350</b>	<b>\$455</b>	<b>\$590</b>	<b>\$690</b>
Banner	\$355	\$455	\$555	\$730
ING-Reliastar	\$358	\$458	\$558	\$733
Lincoln	\$390	\$535	\$815	\$815
Transamerica	\$370	\$490	\$670	\$805
West Coast	\$444	\$565	\$707	\$707

### 20-Year Term Life Insurance

Female, \$500,000 Face Amount, Annual Premiums

	Age 45 SPNS	Age 50 PNS	Age 55 SNS	Age 60 NS
<b>ON Term 20 Plus</b>	<b>\$495</b>	<b>\$860</b>	<b>\$1,615</b>	<b>\$3,355</b>
Banner	\$485	\$860	\$1,580	\$3,575
ING-Reliastar	\$493	\$878	\$1,613	\$3,573
Lincoln	\$535	\$895	\$2,090	\$3,810
Transamerica	\$525	\$920	\$2,045	\$3,445
West Coast	\$618	\$1,072	\$2,056	\$3,438

**For more information, Contact The Lawrence S. Brodsky Agency 800 347-0747**

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*\*Refer to state-specific laws for applicable statutes.*

*Term life insurance is issued by Ohio National Assurance Corporation. Guarantees are based upon the claims-paying ability of the issuer. Product, product features and riders vary by state. Company not licensed to conduct business and products not distributed in Alaska, Hawaii and New York.*