

SERFF Tracking Number: ONFS-126189345 State: Arkansas
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 42672
Company Tracking Number: FORM 09-GMI-1, ET AL
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Annuity Riders
Project Name/Number: '09 May Annuity Riders/

Filing at a Glance

Company: The Ohio National Life Insurance Company

Product Name: Annuity Riders SERFF Tr Num: ONFS-126189345 State: Arkansas
TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 42672
Variable Closed
Sub-TOI: A03I.002 Flexible Premium Co Tr Num: FORM 09-GMI-1, ET State Status: Approved-Closed
AL

Filing Type: Form

Reviewer(s): Linda Bird
Author: Kim Wright Disposition Date: 06/19/2009
Date Submitted: 06/16/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: '09 May Annuity Riders

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 03/19/2009

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/19/2009

Explanation for Other Group Market Type:

State Status Changed: 06/19/2009

Deemer Date:

Created By: Kim Wright

Submitted By: Kim Wright

Corresponding Filing Tracking Number:

Filing Description:

Re: Form 09-GMI-1, Guaranteed Minimum Income Benefit Rider (Annual Reset)

Form 09-GMI-1.5, Guaranteed Minimum Income Benefit Rider (Annual Reset)

Form 09-ARD-1, Annual Reset Death Benefit Rider

Form 09-ARD-1.5, Annual Reset Death Benefit Rider

Application Form 4896 Rev. 5/09

This filing is being submitted on behalf of The Ohio National Life Insurance Company. Please be advised that we have reviewed Regulation 6 and are in compliance.

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Enclosed for your review and approval are two Guaranteed Minimum Income Benefit Riders with an Annual Reset option, two Annual Reset Death Benefit Riders and a new Application.

Form 09-GMI-1 is a Guaranteed Minimum Income Benefit Rider with an Annual Reset Option. The rider is new and is intended to replace Form 08-GMI-1, which was approved for use in your state on 10/28/08. Form 09-ARD-1 is an Annual Reset Death Benefit Rider. The form is new and is intended to replace Form 08-ARD-1, which was approved for use in your state on 10/28/08.

Form 09-GMI-1 and Form 09-ARD-1 differ from the previously approved versions as follows:

- „« All references to Charge Freeze Period have been removed
- „« A new term has been introduced: Guaranteed Minimum Income Benefit Withdrawal Percentage (i.e. what can be withdrawn will be shown on the contract specifications page)
- „« Another, existing term is used more often: Guaranteed Earnings Rate (i.e. the roll up percentage will be shown on the contract specifications page)
- „« A 30 day waiting period before the first withdraw is incorporated ;V at start of rider and upon every reset
- „« End of year treatment of withdraws removed
- „« Lesser Guaranteed Earnings Rate explained when some/all of the purchase payment is allocated to the Fixed Accumulation Account.
- „« Lesser roll up of purchase payments allocated to Money Market removed from Annual Reset Death Benefit Rider
- „« Benefit cap added along with reset of cap with every reset
- „« References to 10-year certain changed to period certain to allow for flexibility
- „« Rider only speaks to investment restrictions (;\$no investment restrictions;” option removed)
- „« Added clarification that rebalancing does not include the Fixed Accumulation Account
- „« Clarification in spousal continuation that surviving spouse ;s age drives annuitization after 1st death
- „« Annuitization factors changed and bracketed

The Riders may be added at the time the Contract is issued or after issue on an anniversary of the contract date.

Form 09-ARD-1, the Annual Reset Death Benefit Rider (ARDBR) is intended only to be used with Form 09-GMI-1. When the optional death benefit ARDBR has also been purchased, resetting the GMIB Plus with Annual Reset also resets the guaranteed roll-up death benefit amount. Resetting the GMIB Plus with Annual Reset is the only way in which the ARDBR can be reset.

Form 09-ARD-1 and Form 09-GMI-1 are intended to be used with the following previously approved contracts:

Form	Approval Date
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<i>SERFF Tracking Number:</i>	<i>ONFS-126189345</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Ohio National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42672</i>
<i>Company Tracking Number:</i>	<i>FORM 09-GMI-1, ET AL</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Riders</i>		
<i>Project Name/Number:</i>	<i>'09 May Annuity Riders/</i>		
Form 06-VA-1 & 06-VA-1U			5/16/06
Form 06-VA-2 & 06-VA-2U			12/21/06
Form 06-VA-3 & 06-VA-3U			12/21/06
Form 06-VA-4 & 06-VA-4U			5/16/06
Form 00-VA-2 & 00-VA-2U			2/13/01
Form 98-VA-2 & 98-VA-2U			2/9/98
Form 98-VA-3 & 98-VA-3U			2/9/98
Form 98-VA-4 & 98-VA-4U			2/9/98

Enclosed for your review and approval are Form 09-GMI-1.5 and Form 09-ARD-1.5. The forms are new and are intended to replace previously approved Forms 06-GMI-1.5 and 06-ARD-5 which were approved for use in your state on 2/28/07. Forms 09-GMI-1.5 and 09-ARD-1.5 differ from Form 09-GMI-1 and Form 09-ARD-1 in that both forms refer to an Extra Credit provision that is included in Contract Form 06-VA-5, Form 06-VA-5U, Form 99-VA-2 and Form 99-VA-2U.

Contract Form Number	Approval Date
Form 06-VA-5 & 06-VA-5U	2/28/07
Form 99-VA-2 & 99-VA-2U	9/24/99

Also enclosed is Application Form 4896 Rev. 5/09 for your review and approval. The form is new and is intended to replace previously-approved Application Form 4896 Rev. 1/09, which was approved for use in your state on 10/28/08. The Application has been revised to include the enclosed riders and the information necessary to apply for the riders.

This filing has been submitted to Ohio, our domiciliary state, on 2/27/09. Forms filed in Ohio are deemed approved 30 days after the filing is received, per Ohio Rev. Code Section 395.14.

The enclosed forms are in final print, subject to minor variations in fonts, paper stock, color, duplexing and positioning. Brackets have been placed surrounding the Company officer's signature to represent it as variable data.

Similarly, brackets surround sample data provided on the Contract Specifications Pages 3 and 4. The sample contract charges that are provided in brackets are those that Ohio National intends to use for the initial introduction of these products. We reserve the right to adjust those charges over time for new issue only. Ohio National guarantees that the expense charges imposed will never be more than the maximum charges as provided in each contract at time of issue.

Readability requirements are waived as these forms are variable products, filed with the Securities and Exchange Commission. All other required filing documents are included in this submission.

These riders, or the base policies with which the riders will be issued, will not be illustrated.

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 Product Name: Annuity Riders
 Project Name/Number: '09 May Annuity Riders/

They will be sold to individual purchasers of annuities by registered representatives of broker-dealers licensed to sell variable products in your state. The registered representatives will be properly appointed by Ohio National.

Actuarial questions should be directed to Mr. Mayer F. Kahn, FSA, MAAA, Actuary, Investments and Annuities at 1-513-794-6820.

Please feel free to contact me with any other questions or concerns. I can be reached at 1-800-366-6654, Dept. 7, Option 3 (press 7 after the initial greeting, the system does not prompt this), via fax at 1-513-794-4500, or by email at kim_wright@ohionational.com.

Thank you for your assistance with this filing. I look forward to your approval.

Company and Contact

Filing Contact Information

Kim Wright, Senior Contract Compliance kimberly_wright@ohionational.com
 Regulatory Technician
 1 Financial Way 513-794-6765 [Phone]
 Mail Location 76B 513-794-4500 [FAX]
 Cincinnati, OH 45242

Filing Company Information

The Ohio National Life Insurance Company CoCode: 67172 State of Domicile: Ohio
 1 Financial Way Group Code: 704 Company Type: Life and Annuity
 Cincinnati, OH 45242 Group Name: ONFS State ID Number:
 (513) 794-6100 ext. [Phone] FEIN Number: 31-0397080

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Ohio National Life Insurance Company	\$100.00	06/16/2009	28610964

SERFF Tracking Number: ONFS-126189345 State: Arkansas
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 42672
Company Tracking Number: FORM 09-GMI-1, ET AL
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Annuity Riders
Project Name/Number: '09 May Annuity Riders/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/19/2009	06/19/2009

SERFF Tracking Number: *ONFS-126189345* *State:* *Arkansas*
Filing Company: *The Ohio National Life Insurance Company* *State Tracking Number:* *42672*
Company Tracking Number: *FORM 09-GMI-1, ET AL*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Annuity Riders*
Project Name/Number: *'09 May Annuity Riders/*

Disposition

Disposition Date: 06/19/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ONFS-126189345 State: Arkansas
 Filing Company: The Ohio National Life Insurance Company State Tracking Number: 42672
 Company Tracking Number: FORM 09-GMI-1, ET AL
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Annuity Riders
 Project Name/Number: '09 May Annuity Riders/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Guaranteed Minimum Income Benefit Rider (Annual Reset)		Yes
Form	Guaranteed Minimum Income Benefit Rider (Annual Reset)		Yes
Form	Annual Reset Death Benefit Rider		Yes
Form	Application		Yes
Form	Rider		Yes

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Form Schedule

Lead Form Number: Form 09-GMI-1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	09-GMI-1	Policy/Cont Guaranteed ract/Fratern Minimum Income al Benefit Rider (Annual Certificate: Reset) Amendmen t, Insert Page, Endorseme nt or Rider	Initial			09gmi1 Final Final 02 26 09.pdf
	09-GMI-1.5	Policy/Cont Guaranteed ract/Fratern Minimum Income al Benefit Rider (Annual Certificate: Reset) Amendmen t, Insert Page, Endorseme nt or Rider	Initial			09gmi1_5.pdf
	09-ARD-1	Policy/Cont Annual Reset Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			09ard1 Final Final 02 27 09.pdf
	4896 Rev. 5/09	Application/ Application Enrollment Form	Initial			4896 REV 509.pdf
	09-ARD-1.5	Policy/Cont Rider	Initial			09ard1_5.pdf

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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Annuity Riders
Project Name/Number: '09 May Annuity Riders/
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Certificate:
Amendmen
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Endorseme
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Rider

Guaranteed Minimum Income Benefit (Annual Reset Option)

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

Effective Date

If issued at the same time as your contract, this rider becomes effective on the Contract Date shown in the Contract Specifications on Page 3 of the contract. If issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

Income Benefit Exercise Dates

While this rider is in effect, you may make an election on, or during the 30-day period immediately following, any of the Income Benefit Exercise Dates, for the payee to receive the Guaranteed Minimum Income Benefit provided under this rider. The Income Benefit Exercise Dates for this rider are: (a) the later of the [10th] anniversary of the date that this rider is issued or the [10th] anniversary of the date that this rider was last reset, if applicable; and/or (b) any subsequent rider anniversary prior to the rider's termination.

Unless we agree otherwise in writing, any election for the payee to receive the Guaranteed Minimum Income Benefit applies to the entire contract.

Guaranteed Income Base

This rider provides for a Guaranteed Minimum Income Benefit. The Guaranteed Income Base is the amount that will be applied to determine the Guaranteed Minimum Income Benefit. The Guaranteed Income Base is equal to the greater of:

- (a) the Guaranteed Earnings Income Base; or
- (b) the Step-up Income Base.

Guaranteed Earnings Income Base

If this rider is issued at the same time as your contract, the initial Guaranteed Earnings Income Base is equal to your Net Purchase Payment made on the Contract Date, plus any additional Net Purchase Payments made on or before the three-month anniversary of the Contract Date. If the rider is added to your contract after the Contract Date, the initial Guaranteed Earnings Income Base will be calculated as if a Net Purchase Payment had been made on the Effective Date, equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time. Subject to the foregoing, at the end of each subsequent Valuation Period the Guaranteed Earnings Income Base is equal to:

- (1) the Guaranteed Earnings Income Base at the end of the preceding Valuation Period; plus
- (2) any additional Net Purchase Payments made during the Valuation Period; plus
- (3) the Guaranteed Earnings Income Base Roll-up, as described below; less

- (4) for withdrawals taken after [30 days] after the Rider Date and before the contract anniversary after the Annuitant's [90th] birthday, the amount of all withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) during the Valuation Period, up to an amount that, when taken together with all other withdrawals taken during the Contract Year, equals the product of the Guaranteed Minimum Income Benefit Withdrawal Percentage times the Guaranteed Earnings Income Base as of the beginning of the Contract Year; less
- (5) on a pro rata basis, the amount of any withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) which: (a) occur within [30 days] of the Rider Date; (b) are in excess of the withdrawals described in (4); or (c) occur after the contract anniversary after the Annuitant's [90th] birthday.

Under the pro rata adjustment, the Guaranteed Earnings Income Base will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

We will not make the adjustment to the Guaranteed Earnings Income Base in (4) above during the period beginning with the contract anniversary after the Annuitant's [85th] birthday through the contract anniversary after the Annuitant's [90th] birthday.

Notwithstanding the above, the Guaranteed Earnings Income Base shall in no event exceed the Benefit Cap of (a) minus (b) minus (c) where:

- (a) is the Benefit Cap Multiplier shown in the Contract Specifications on Page 4 times the total of all Net Purchase Payments received;
- (b) is, for each Contract Year until the anniversary of the Contract Date that immediately follows the Annuitant's [90th] birthday, the total of all withdrawals (including Contingent Deferred Sales Charge if any) taken, up to an amount that is equal to [6%] of the Guaranteed Earnings Income Base at the beginning of the Contract Year; and
- (c) is a pro rata adjustment for the amount of each withdrawal (including Contingent Deferred Sales Charge, if any) taken that is not covered by (b).

For each withdrawal described in (c), the pro rata adjustment will reduce the Benefit Cap by the same percentage reduction to the Contract Value that resulted from the withdrawal.

Guaranteed Earnings Income Base Roll-up

The Guaranteed Earnings Income Base Roll-up for a Valuation Period is determined by multiplying (a) times (b) times (c) where:

- (a) is the Guaranteed Earnings Income Base at the beginning of the Valuation Period;
- (b) is the number of days in the Valuation Period; and
- (c) is the Guaranteed Earnings Rate, as defined below.

The Guaranteed Earnings Rate is equal to the lesser of (1) or (2) or (3) where:

- (1) is the Daily Base Guaranteed Earnings Rate shown in the Contract Specifications on Page 4;
- (2) is, for each amount invested in, or allocated to, the Fixed Accumulation Account, if available, the lesser of (a) or (b) where:
 - (a) is a daily factor that is equivalent to the annual effective rate being credited to a purchase payment allocated, or funds transferred, to the Fixed Accumulation Account for the Valuation Period; and
 - (b) is the Daily Base Guaranteed Earnings Rate; and
- (3) is zero, provided that (3) only applies on or after the contract anniversary after the Annuitant's [85th] birthday.

Step-up Income Base

On the Contract Date, the Step-up Income Base is equal to the initial Net Purchase Payment. The Step-up Income Base during the first year following the Contract Date shall equal the initial Step-up Income Base plus any Net Purchase Payments made to the contract during such year and adjusted, on a pro rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from the contract. Under the pro rata adjustment, the Step-up Income Base will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

On the first anniversary of the Contract Date, the Step-up Income Base shall be increased to the Contract Value at that time, if such Contract Value is greater than the then current Step-up Income Base.

The Step-up Income Base in subsequent one-year periods shall equal the Step-up Income Base as of the end of the prior anniversary of the Contract Date plus any Net Purchase Payments made to the contract during the Contract Year, and adjusted, on a pro rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from the contract during the Contract Year. On each anniversary of the Contract Date, the Step-up Income Base shall be increased to the Contract Value if it is greater, up to and including the anniversary of the Contract Date after the Annuitant's [85th] birthday.

If this rider is added to your contract after the Contract Date, the initial Step-up Income Base will be calculated as if a Net Purchase Payment had been made on the Effective Date equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

Reset Feature

While this rider is in effect, it may be reset on any anniversary of the Contract Date up to and including the anniversary of the Contract Date immediately following the Annuitant's [80th] birthday. If you elect to reset this rider, the Guaranteed Earnings Income Base will be set equal to the Contract Value on the date the rider is reset (hereafter referred to as the "Reset Date"), and the earliest Income Benefit Exercise Date will become the [10th] anniversary of the Reset Date. Resets are also permitted up to 30 days after an eligible Reset Date, in which case the reset will be effective as of the applicable Reset Date, based on the Contract Value on such Reset Date. A reset can only happen if the Contract Value is greater than the Guaranteed Earnings Income Base. No reset will be made unless we receive from you Notice of your intent to reset this rider. Such Notice must be received no later than 30 days after the eligible reset date. A reset will also reset the dollar for dollar Benefit Cap to [15] times the Contract Value on the Reset Date and begins a new [30 day] waiting period for withdrawals as described in section (4) of the Guaranteed Earnings Income Base provision.

Protection in the Event of Zero Contract Value

If immediately after a withdrawal or a charge: (1) the Contract Value is reduced to zero; (2) the cumulative withdrawals for the Contract Year do not exceed the product of (a) and (b), where (a) is the Guaranteed Earnings Income Base on the previous anniversary of the Contract Date and (b) is the Guaranteed Minimum Income Benefit Withdrawal Percentage; and (3) the earliest Income Benefit Exercise Date has not yet been reached, then the Guaranteed Minimum Income Benefit will automatically be exercised on the date the Contract Value falls to zero, based on the Annuitant's age and the value of the Guaranteed Income Base on that date.

However, in addition to the preceding requirements, if in any prior Contract Year the cumulative withdrawals for the Contract Year exceeded the product of (a) and (b), where (a) is the Guaranteed Earnings Income Base on the previous anniversary of the Contract Date and (b) is the Guaranteed Earnings Rate, the protection offered under this provision will be forfeited. If the Contract Value subsequently falls to zero, this rider will terminate automatically without paying a Guaranteed Minimum Income Benefit.

Available Investment Options

While this rider is in effect, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown in the Contract Specifications on Page 4 must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;
 - (c) A percentage no greater than the Category III Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
 - (d) A percentage no greater than the Category IV Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocation instructions continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or for rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value from an Asset Allocation Model into the Fixed Accumulation Account and/or into subaccounts which comply with paragraph (2) above.

Rebalance

While this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your allocation instructions. Such rebalancing will first occur on each three-month anniversary of the Rider Date; however, if this rider was issued on the 29th, 30th, or 31st day of a month and the month of the three-month anniversary does not have in it a day corresponding to the day in the month that the rider was issued, such rebalancing will occur on the last day of the month. If a quarterly rebalancing date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model. Rebalancing does not apply to the Fixed Accumulation Account.

Spousal Continuation

If your surviving spouse becomes the Owner and Annuitant of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, regardless of the age of such surviving spouse. The surviving spouse's or new Annuitant's age will determine annuitization factors to be applied after the original Annuitant's death.

A Spousal Continuation will not affect the Guaranteed Income Base calculation or the initial Income Benefit Exercise Date. Other than a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

Guaranteed Minimum Income Benefit

If you elect to exercise the Guaranteed Minimum Income Benefit provided under this rider, the Guaranteed Income Base on that date (reduced for any premium tax or similar state or local tax that we paid and did not previously deduct) will be applied to the appropriate factor from the Guaranteed Income Annuity Option Table included in this rider to determine the Guaranteed Minimum Income Benefit. If more favorable to the payee, the periodic fixed annuity payment will be determined by applying your Contract Value to the comparable annuity options in your contract or to purchase a single premium, fixed-dollar individual immediate annuity in use by, and available from, the Company on the date that the Guaranteed Minimum Income Benefit is exercised.

Annuity Options

You may elect for the Guaranteed Minimum Income Benefit to be paid under one of the following options:

Option 1

Life Annuity with Period Certain. We will make annuity payments for [10] years and after that during the lifetime of the Annuitant. No payments are due after the death of the Annuitant or, if later, the end of the [10]-year period certain.

Option 2

Joint and Survivor Life Annuity with Period Certain. We will make annuity payments for [10] years and after that during the joint lifetime of the Annuitant and Joint Annuitant. Payments will then continue during the remaining lifetime of the survivor of them. No payments are due after the death of the survivor of the Annuitant and Joint Annuitant or, if later, the end of the [10]-year period certain.

At certain older annuitization ages, the period certain under these options will be less than [10] years. The periods certain for these ages are identified in the Guaranteed Income Annuity Option Tables that are included in this rider.

Charge for Rider

On each anniversary this rider is in effect we will deduct from your Contract Value a Guaranteed Minimum Income Benefit Rider Charge equal to the product of the Rider Charge Rate and the Guaranteed Income Base.

The initial charge rate for the rider will be the Rider Charge Rate shown in the Contract Specifications on Page 4 of the contract if this rider was issued with the contract or on the Amendment to add this rider if the rider was subsequently added after the Contract Date.

A Rider Charge Rate, which may be greater than the then existing Rider Charge Rate, will be declared by us at each reset. Any new Rider Charge Rate will be no greater than the Rider Charge Rate for new issues of this rider form on that date. Furthermore, the Rider Charge Rate will never be more than the applicable Maximum Guaranteed Minimum Income Benefit Rider Charge Rate shown in the Contract Specifications on Page 4 of the contract, if this rider was issued with the contract, or on the Amendment, if the rider was subsequently added after the Contract Date.

If you receive a charge rate increase on an anniversary, you have the option to withdraw your reset election. Notice of the withdrawal of the election must be received by us no later than 30 days after the eligible Reset Date.

The Rider Charge will be deducted from all investment portfolios and the Fixed Accumulation Account on a pro rata basis in proportion to their percentage of the total Contract Value.

In the event that the Annuitant dies, you surrender the contract, this rider terminates due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to such events.

Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon the earliest of: (a) the anniversary of the Contract Date after the Annuitant's [90th] birthday, (b) the date of a total withdrawal of the Contract Value, other than a withdrawal that triggers the automatic exercising of the Guaranteed Minimum Income Benefit as described in the **Protection in the Event of a Zero Contract Value** provision, (c) the date on which funds are allocated in a manner that violates the **Available Investment Options** provision, or (d) the date that the Guaranteed Minimum Income Benefit is exercised.

Guaranteed Income Annuity Option Table

(Annuitization Prior to 2025)

[Installments shown are for a monthly payment for each \$1,000 of Guaranteed Income Base applied under an Annuity Option. Age, as used in these tables, is age as of nearest birthday. Rates of monthly payments for ages and periods certain not shown, if allowed by us, will be based on an actuarially equivalent basis. To determine annual, semi-annual, or quarterly installments, multiply the amounts shown by 11.53, 5.83, or 2.93; respectively.

Option 1: Life Annuity with Period Certain*

Age of Annuitant	Male	Female	Age of Annuitant	Male	Female
50	\$2.84	\$2.64	71	\$4.89	\$4.44
51	2.89	2.69	72	5.04	4.59
52	2.95	2.74	73	5.21	4.75
53	3.01	2.79	74	5.37	4.92
54	3.08	2.85	75	5.55	5.10
55	3.15	2.90	76	5.73	5.28
56	3.22	2.97	77	5.92	5.47
57	3.29	3.03	78	6.11	5.67
58	3.37	3.10	79	6.30	5.88
59	3.46	3.17	80	6.49	6.09
60	3.55	3.25	81	6.89	6.45
61	3.64	3.33	82	7.32	6.84
62	3.74	3.41	83	7.81	7.29
63	3.84	3.50	84	8.36	7.78
64	3.95	3.59	85	8.97	8.34
65	4.07	3.70	86	9.38	8.76
66	4.19	3.80	87	10.12	9.44
67	4.32	3.91	88	10.94	10.20
68	4.45	4.03	89	11.82	11.01
69	4.59	4.16	90	12.73	11.86
70	4.73	4.30	91	13.49	12.62

*The period certain for ages 80 and under is 10 years. For older ages, periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Option 2: Joint and Survivor Life Annuity with Period Certain*

Age of Male Annuitant	Age of Female Contingent Annuitant								
	50	55	60	65	70	75	80	85	90
55	\$2.50	\$2.65	\$2.79	\$2.90	\$2.99	\$3.06	\$3.10	\$3.13	\$3.14
60	2.55	2.74	2.93	3.10	3.26	3.38	3.46	3.51	3.53
65	2.59	2.80	3.04	3.29	3.53	3.73	3.89	3.98	4.04
70	2.61	2.84	3.12	3.44	3.78	4.11	4.38	4.56	4.67
75	2.62	2.87	3.18	3.55	3.98	4.45	4.88	5.22	5.43
80	2.63	2.89	3.21	3.62	4.13	4.73	5.35	5.89	6.26
85	2.64	2.90	3.23	3.66	4.22	4.92	5.72	6.86	7.74
90	2.64	2.90	3.24	3.68	4.27	5.03	5.95	7.50	9.06

*The period certain is based on the age of the Younger Annuitant. For Younger Annuitant ages 80 and under, the period certain is 10 years. For higher Younger Annuitant ages, the periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Actuarial Basis - Installments shown in these tables are based on the Annuity 2000 Mortality Table projected under Scale G to an assumed annuitization year of 2024, with further mortality improvements assumed after that year, and with compound interest at the effective rate of 1.5% per year.]

Guaranteed Income Annuity Option Table

(Annuitization in 2025 or Later)

[Installments shown are for a monthly payment for each \$1,000 of Guaranteed Income Base applied under an Annuity Option. Age, as used in these tables, is age as of nearest birthday. Rates of monthly payments for ages and periods certain not shown, if allowed by us, will be based on an actuarially equivalent basis. To determine annual, semi-annual, or quarterly installments, multiply the amounts shown by 11.57, 5.85, or 2.94; respectively.

Option 1: Life Annuity with Period Certain*

Age of Annuitant	Male	Female	Age of Annuitant	Male	Female
50	\$2.77	\$2.59	71	\$4.72	\$4.29
51	2.83	2.64	72	4.87	4.43
52	2.88	2.68	73	5.03	4.58
53	2.94	2.73	74	5.19	4.74
54	3.00	2.79	75	5.36	4.91
55	3.07	2.84	76	5.53	5.09
56	3.14	2.90	77	5.71	5.27
57	3.21	2.96	78	5.90	5.47
58	3.28	3.02	79	6.09	5.67
59	3.36	3.09	80	6.29	5.88
60	3.45	3.16	81	6.65	6.20
61	3.53	3.24	82	7.06	6.57
62	3.63	3.32	83	7.51	6.97
63	3.73	3.40	84	8.02	7.43
64	3.83	3.49	85	8.58	7.93
65	3.94	3.59	86	8.97	8.34
66	4.05	3.69	87	9.66	8.96
67	4.17	3.79	88	10.41	9.64
68	4.30	3.91	89	11.23	10.39
69	4.43	4.03	90	12.07	11.17
70	4.57	4.15	91	12.81	11.89

*The period certain for ages 80 and under is 10 years. For older ages, periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Option 2: Joint and Survivor Life Annuity with Period Certain*

Age of Male Annuitant	Age of Female Contingent Annuitant								
	50	55	60	65	70	75	80	85	90
55	\$2.47	\$2.61	\$2.74	\$2.84	\$2.93	\$2.99	\$3.03	\$3.05	\$3.06
60	2.51	2.66	2.84	3.01	3.15	3.27	3.35	3.40	3.43
65	2.54	2.75	2.98	3.21	3.44	3.62	3.77	3.86	3.91
70	2.56	2.79	3.05	3.35	3.67	3.98	4.23	4.41	4.52
75	2.58	2.81	3.10	3.45	3.86	4.30	4.71	5.03	5.24
80	2.58	2.83	3.13	3.52	4.00	4.57	5.16	5.68	6.06
85	2.59	2.83	3.15	3.56	4.08	4.75	5.51	6.56	7.40
90	2.59	2.84	3.16	3.58	4.13	4.85	5.74	7.16	8.64

*The period certain is based on the age of the Younger Annuitant. For Younger Annuitant ages 80 and under, the period certain is 10 years. For higher Younger Annuitant ages, the periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Actuarial Basis - Installments shown in these tables are based on the Annuity 2000 Mortality Table projected under Scale G to an assumed annuitization year of 2034, with further mortality improvements assumed after that year, and with compound interest at the effective rate of 1.5% per year.]

THE OHIO NATIONAL LIFE INSURANCE COMPANY



Secretary



President

Rider

Guaranteed Minimum Income Benefit (Annual Reset Option)

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

Effective Date

If issued at the same time as your contract, this rider becomes effective on the Contract Date shown in the Contract Specifications on Page 3 of the contract. If issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

Income Benefit Exercise Dates

While this rider is in effect, you may make an election on, or during the 30-day period immediately following, any of the Income Benefit Exercise Dates, for the payee to receive the Guaranteed Minimum Income Benefit provided under this rider. The Income Benefit Exercise Dates for this rider are: (a) the later of the [10th] anniversary of the date that this rider is issued or the [10th] anniversary of the date that this rider was last reset, if applicable; and/or (b) any subsequent rider anniversary prior to the rider's termination.

Unless we agree otherwise in writing, any election for the payee to receive the Guaranteed Minimum Income Benefit applies to the entire contract.

Guaranteed Income Base

This rider provides for a Guaranteed Minimum Income Benefit. The Guaranteed Income Base is the amount that will be applied to determine the Guaranteed Minimum Income Benefit. The Guaranteed Income Base is equal to the greater of:

- (a) the Guaranteed Earnings Income Base; or
- (b) the Step-up Income Base.

Guaranteed Earnings Income Base

If this rider is issued at the same time as your contract, the initial Guaranteed Earnings Income Base is equal to your Net Purchase Payment made on the Contract Date, plus any additional Net Purchase Payments made on or before the three-month anniversary of the Contract Date. If the rider is added to your contract after the Contract Date, the initial Guaranteed Earnings Income Base will be calculated as if a Net Purchase Payment had been made on the Effective Date, equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time. Subject to the foregoing, at the end of each subsequent Valuation Period the Guaranteed Earnings Income Base is equal to:

- (1) the Guaranteed Earnings Income Base at the end of the preceding Valuation Period; plus
- (2) any additional Net Purchase Payments made during the Valuation Period; plus
- (3) the Guaranteed Earnings Income Base Roll-up, as described below; less

- (4) for withdrawals taken after [30 days] after the Rider Date and before the contract anniversary after the Annuitant's [90th] birthday, the amount of all withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) during the Valuation Period, up to an amount that, when taken together with all other withdrawals taken during the Contract Year, equals the product of the Guaranteed Minimum Income Benefit Withdrawal Percentage times the Guaranteed Earnings Income Base as of the beginning of the Contract Year; less
- (5) on a pro rata basis, the amount of any withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) which: (a) occur within [30 days] of the Rider Date; (b) are in excess of the withdrawals described in (4); or (c) occur after the contract anniversary after the Annuitant's [90th] birthday.

Under the pro rata adjustment, the Guaranteed Earnings Income Base will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

We will not make the adjustment to the Guaranteed Earnings Income Base in (4) above during the period beginning with the contract anniversary after the Annuitant's [85th] birthday through the contract anniversary after the Annuitant's [90th] birthday.

Notwithstanding the above, the Guaranteed Earnings Income Base shall in no event exceed the Benefit Cap of (a) minus (b) minus (c) where:

- (a) is the Benefit Cap Multiplier shown in the Contract Specifications on Page 4 times the total of all Net Purchase Payments received;
- (b) is, for each Contract Year until the anniversary of the Contract Date that immediately follows the Annuitant's [90th] birthday, the total of all withdrawals (including Contingent Deferred Sales Charge if any) taken, up to an amount that is equal to [6%] of the Guaranteed Earnings Income Base at the beginning of the Contract Year; and
- (c) is a pro rata adjustment for the amount of each withdrawal (including Contingent Deferred Sales Charge, if any) taken that is not covered by (b).

For each withdrawal described in (c), the pro rata adjustment will reduce the result of the Benefit Cap by the same percentage reduction to the Contract Value that resulted from the withdrawal.

Guaranteed Earnings Income Base Roll-up

The Guaranteed Earnings Income Base Roll-up is determined by multiplying the Guaranteed Earnings Rate, as defined below, times the Guaranteed Earnings Income Base. The Guaranteed Earnings Rate is equal to the lesser of (1) or (2) or (3) where:

- (1) is the Base Guaranteed Earnings Rate shown in the Contract Specifications on Page 4;
- (2) is, for amounts invested in the Fixed Accumulation Account, if available, the lesser of (a) or (b) where:
 - (a) is the annual effective rate or rates being credited to a purchase payment allocated, or funds transferred, to the Fixed Accumulation Account for the Valuation Period; and
 - (b) is the Base Guaranteed Earnings Rate; and
- (3) is zero, provided that (3) only applies on or after the contract anniversary after the Annuitant's [85th] birthday.

Step-up Income Base

On the Contract Date, the Step-up Income Base is equal to the initial Net Purchase Payment. The Step-up Income Base during the first year following the Contract Date shall equal the initial Step-up Income Base plus any Net Purchase Payments made to the contract during such year and adjusted, on a pro rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from the contract. Under the pro rata adjustment, the Step-up Income Base will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

On the first anniversary of the Contract Date, the Step-up Income Base shall be increased to the Contract Value at that time, if such Contract Value is greater than the then current Step-up Income Base.

The Step-up Income Base in subsequent one-year periods shall equal the Step-up Income Base as of the end of the prior anniversary of the Contract Date plus any Net Purchase Payments made to the contract during the Contract Year, and adjusted, on a pro rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from the contract during the Contract Year. On each anniversary of the Contract Date, the Step-up Income Base shall be increased to the Contract Value if it is greater, up to and including the anniversary of the Contract Date after the Annuitant's [85th] birthday.

If this rider is added to your contract after the Contract Date, the initial Step-up Income Base will be calculated as if a Net Purchase Payment had been made on the Effective Date equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

If any Extra Credits included in the Step-Up Income Base are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in your contract, we reserve the right to deduct the forfeited Extra Credits from the Step-Up Income Base.

Reset Feature

While this rider is in effect, it may be reset on any anniversary of the Contract Date up to and including the anniversary of the Contract Date immediately following the Annuitant's [80th] birthday. If you elect to reset this rider, the Guaranteed Earnings Income Base will be set equal to the Contract Value on the date the rider is reset (hereafter referred to as the "Reset Date"), and the earliest Income Benefit Exercise Date will become the [10th] anniversary of the Reset Date. Resets are also permitted up to 30 days after an eligible Reset Date, in which case the reset will be effective as of the applicable Reset Date, based on the Contract Value on such Reset Date. A reset can only happen if the Contract Value is greater than the Guaranteed Earnings Income Base. No reset will be made unless we receive from you Notice of your intent to reset this rider. Such Notice must be received no later than 30 days after the eligible reset date. A reset will also reset the dollar for dollar Benefit Cap to [15] times the Contract Value on the Reset Date and begins a new [30 day] waiting period for withdrawals as described in section (4) of the Guaranteed Earnings Income Base provision.

If any Extra Credits included in the Guaranteed Earnings Income Base are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in your contract, we reserve the right to deduct the forfeited Extra Credits from the Guaranteed Earnings Income Base.

Protection in the Event of Zero Contract Value

If immediately after a withdrawal or a charge: (1) the Contract Value is reduced to zero; (2) the cumulative withdrawals for the Contract Year do not exceed the product of (a) and (b), where (a) is the Guaranteed Earnings Income Base on the previous anniversary of the Contract Date and (b) is the Guaranteed Minimum Income Benefit Withdrawal Percentage; and (3) the earliest Income Benefit Exercise Date has not yet been reached, then the Guaranteed Minimum Income Benefit will automatically be exercised on the date the Contract Value falls to zero, based on the Annuitant's age and the value of the Guaranteed Income Base on that date.

However, in addition to the preceding requirements, if in any prior Contract Year the cumulative withdrawals for the Contract Year exceeded the product of (a) and (b), where (a) is the Guaranteed Earnings Income Base on the previous anniversary of the Contract Date and (b) is the Guaranteed Earnings Rate, the protection offered under this provision will be forfeited. If the Contract Value subsequently falls to zero, this rider will terminate automatically without paying a Guaranteed Minimum Income Benefit.

Available Investment Options

While this rider is in effect, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown in the Contract Specifications on Page 4 must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;
 - (c) A percentage no greater than the Category III Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
 - (d) A percentage no greater than the Category IV Cap shown in the Contract Specifications on Page 4 of the contract may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocation instructions continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or for rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value from an Asset Allocation Model into the Fixed Accumulation Account and/or into subaccounts which comply with paragraph (2) above.

Rebalance

While this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your allocation instructions. Such rebalancing will first occur on each three-month anniversary of the Rider Date; however, if this rider was issued on the 29th, 30th, or 31st day of a month and the month of the three-month anniversary does not have in it a day corresponding to the day in the month that the rider was issued, such rebalancing will occur on the last day of the month. If a quarterly rebalancing date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model. Rebalancing does not apply to the Fixed Accumulation Account.

Spousal Continuation

If your surviving spouse becomes the Owner and Annuitant of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, regardless of the age of such surviving spouse. The surviving spouse's or new Annuitant's age will determine annuitization factors to be applied after the original Annuitant's death.

A Spousal Continuation will not affect the Guaranteed Income Base calculation or the initial Income Benefit Exercise Date. Other than a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

Guaranteed Minimum Income Benefit

If you elect to exercise the Guaranteed Minimum Income Benefit provided under this rider, the Guaranteed Income Base on that date (reduced for any premium tax or similar state or local tax that we paid and did not previously deduct) will be applied to the appropriate factor from the Guaranteed Income Annuity Option Table included in this rider to determine the Guaranteed Minimum Income Benefit. If more favorable to the payee, the periodic fixed annuity payment will be determined by applying your Contract Value to the comparable annuity options in your contract or to purchase a single premium, fixed-dollar individual immediate annuity in use by, and available from, the Company on the date that the Guaranteed Minimum Income Benefit is exercised.

Annuity Options

You may elect for the Guaranteed Minimum Income Benefit to be paid under one of the following options:

Option 1

Life Annuity with Period Certain. We will make annuity payments for [10] years and after that during the lifetime of the Annuitant. No payments are due after the death of the Annuitant or, if later, the end of the [10]-year period certain.

Option 2

Joint and Survivor Life Annuity with Period Certain. We will make annuity payments for [10] years and after that during the joint lifetime of the Annuitant and Joint Annuitant. Payments will then continue during the remaining lifetime of the survivor of them. No payments are due after the death of the survivor of the Annuitant and Joint Annuitant or, if later, the end of the [10]-year period certain.

At certain older annuitization ages, the period certain under these options will be less than [10] years. The periods certain for these ages are identified in the Guaranteed Income Annuity Option Tables that are included in this rider.

Charge for Rider

On each anniversary this rider is in effect we will deduct from your Contract Value a Guaranteed Minimum Income Benefit Rider Charge equal to the product of the Rider Charge Rate and the Guaranteed Income Base.

The initial charge rate for the rider will be the Rider Charge Rate shown in the Contract Specifications on Page 4 of the contract if this rider was issued with the contract or on the Amendment to add this rider if the rider was subsequently added after the Contract Date.

A Rider Charge Rate, which may be greater than the then existing Rider Charge Rate, will be declared by us at each reset. Any new Rider Charge Rate will be no greater than the Rider Charge Rate for new issues of this rider form on that date. Furthermore, the Rider Charge Rate will never be more than the applicable Maximum Guaranteed Minimum Income Benefit Rider Charge Rate shown in the Contract Specifications on Page 4 of the contract, if this rider was issued with the contract, or on the Amendment, if the rider was subsequently added after the Contract Date.

If you receive a charge rate increase on an anniversary, you have the option to withdraw your reset election. Notice of the withdrawal of the election must be received by us no later than 30 days after the eligible Reset Date.

The Rider Charge will be deducted from all investment portfolios and the Fixed Accumulation Account on a pro rata basis in proportion to their percentage of the total Contract Value.

In the event that the Annuitant dies, you surrender the contract, this rider terminates due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to such events.

Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon the earliest of: (a) the anniversary of the Contract Date after the Annuitant's [90th] birthday, (b) the date of a total withdrawal of the Contract Value, other than a withdrawal that triggers the automatic exercising of the Guaranteed Minimum Income Benefit as described in the **Protection in the Event of a Zero Contract Value** provision, (c) the date on which funds are allocated in a manner that violates the **Available Investment Options** provision, or (d) the date that the Guaranteed Minimum Income Benefit is exercised.

Guaranteed Income Annuity Option Table

(Annuitization Prior to 2025)

[Installments shown are for a monthly payment for each \$1,000 of Guaranteed Income Base applied under an Annuity Option. Age, as used in these tables, is age as of nearest birthday. Rates of monthly payments for ages and periods certain not shown, if allowed by us, will be based on an actuarially equivalent basis. To determine annual, semi-annual, or quarterly installments, multiply the amounts shown by 11.53, 5.83, or 2.93; respectively.

Option 1: Life Annuity with Period Certain*

Age of Annuitant	Male	Female	Age of Annuitant	Male	Female
50	\$2.84	\$2.64	71	\$4.89	\$4.44
51	2.89	2.69	72	5.04	4.59
52	2.95	2.74	73	5.21	4.75
53	3.01	2.79	74	5.37	4.92
54	3.08	2.85	75	5.55	5.10
55	3.15	2.90	76	5.73	5.28
56	3.22	2.97	77	5.92	5.47
57	3.29	3.03	78	6.11	5.67
58	3.37	3.10	79	6.30	5.88
59	3.46	3.17	80	6.49	6.09
60	3.55	3.25	81	6.89	6.45
61	3.64	3.33	82	7.32	6.84
62	3.74	3.41	83	7.81	7.29
63	3.84	3.50	84	8.36	7.78
64	3.95	3.59	85	8.97	8.34
65	4.07	3.70	86	9.38	8.76
66	4.19	3.80	87	10.12	9.44
67	4.32	3.91	88	10.94	10.20
68	4.45	4.03	89	11.82	11.01
69	4.59	4.16	90	12.73	11.86
70	4.73	4.30	91	13.49	12.62

*The period certain for ages 80 and under is 10 years. For older ages, periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Option 2: Joint and Survivor Life Annuity with Period Certain*

Age of Male Annuitant	Age of Female Contingent Annuitant								
	50	55	60	65	70	75	80	85	90
55	\$2.50	\$2.65	\$2.79	\$2.90	\$2.99	\$3.06	\$3.10	\$3.13	\$3.14
60	2.55	2.74	2.93	3.10	3.26	3.38	3.46	3.51	3.53
65	2.59	2.80	3.04	3.29	3.53	3.73	3.89	3.98	4.04
70	2.61	2.84	3.12	3.44	3.78	4.11	4.38	4.56	4.67
75	2.62	2.87	3.18	3.55	3.98	4.45	4.88	5.22	5.43
80	2.63	2.89	3.21	3.62	4.13	4.73	5.35	5.89	6.26
85	2.64	2.90	3.23	3.66	4.22	4.92	5.72	6.86	7.74
90	2.64	2.90	3.24	3.68	4.27	5.03	5.95	7.50	9.06

*The period certain is based on the age of the Younger Annuitant. For Younger Annuitant ages 80 and under, the period certain is 10 years. For higher Younger Annuitant ages, the periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Actuarial Basis - Installments shown in these tables are based on the Annuity 2000 Mortality Table projected under Scale G to an assumed annuitization year of 2024, with further mortality improvements assumed after that year, and with compound interest at the effective rate of 1.5% per year.]

Guaranteed Income Annuity Option Table

(Annuitization in 2025 or Later)

[Installments shown are for a monthly payment for each \$1,000 of Guaranteed Income Base applied under an Annuity Option. Age, as used in these tables, is age as of nearest birthday. Rates of monthly payments for ages and periods certain not shown, if allowed by us, will be based on an actuarially equivalent basis. To determine annual, semi-annual, or quarterly installments, multiply the amounts shown by 11.57, 5.85, or 2.94; respectively.

Option 1: Life Annuity with Period Certain*

Age of Annuitant	Male	Female	Age of Annuitant	Male	Female
50	\$2.77	\$2.59	71	\$4.72	\$4.29
51	2.83	2.64	72	4.87	4.43
52	2.88	2.68	73	5.03	4.58
53	2.94	2.73	74	5.19	4.74
54	3.00	2.79	75	5.36	4.91
55	3.07	2.84	76	5.53	5.09
56	3.14	2.90	77	5.71	5.27
57	3.21	2.96	78	5.90	5.47
58	3.28	3.02	79	6.09	5.67
59	3.36	3.09	80	6.29	5.88
60	3.45	3.16	81	6.65	6.20
61	3.53	3.24	82	7.06	6.57
62	3.63	3.32	83	7.51	6.97
63	3.73	3.40	84	8.02	7.43
64	3.83	3.49	85	8.58	7.93
65	3.94	3.59	86	8.97	8.34
66	4.05	3.69	87	9.66	8.96
67	4.17	3.79	88	10.41	9.64
68	4.30	3.91	89	11.23	10.39
69	4.43	4.03	90	12.07	11.17
70	4.57	4.15	91	12.81	11.89

*The period certain for ages 80 and under is 10 years. For older ages, periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

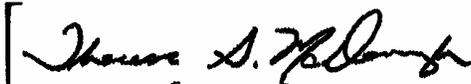
Option 2: Joint and Survivor Life Annuity with Period Certain*

Age of Male Annuitant	Age of Female Contingent Annuitant								
	50	55	60	65	70	75	80	85	90
55	\$2.47	\$2.61	\$2.74	\$2.84	\$2.93	\$2.99	\$3.03	\$3.05	\$3.06
60	2.51	2.66	2.84	3.01	3.15	3.27	3.35	3.40	3.43
65	2.54	2.75	2.98	3.21	3.44	3.62	3.77	3.86	3.91
70	2.56	2.79	3.05	3.35	3.67	3.98	4.23	4.41	4.52
75	2.58	2.81	3.10	3.45	3.86	4.30	4.71	5.03	5.24
80	2.58	2.83	3.13	3.52	4.00	4.57	5.16	5.68	6.06
85	2.59	2.83	3.15	3.56	4.08	4.75	5.51	6.56	7.40
90	2.59	2.84	3.16	3.58	4.13	4.85	5.74	7.16	8.64

*The period certain is based on the age of the Younger Annuitant. For Younger Annuitant ages 80 and under, the period certain is 10 years. For higher Younger Annuitant ages, the periods certain are reduced as follows: Age 81 – 9 Years, Age 82 – 8 Years, Age 83 – 7 Years, Age 84 – 6 Years, Ages 85 and 86 – 5 Years, Age 87 – 4 Years, Age 88 – 3 Years, Age 89 – 2 Years, Ages 90 and 91 – 1 Year.

Actuarial Basis - Installments shown in these tables are based on the Annuity 2000 Mortality Table projected under Scale G to an assumed annuitization year of 2034, with further mortality improvements assumed after that year, and with compound interest at the effective rate of 1.5% per year.]

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
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Rider

Annual Reset Death Benefit

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls. This rider is only available if, as of the Effective Date, the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is also attached to, and made part of, your contract.

As long as this rider remains in force, the following **Annual Reset Death Benefit Amount** provision is added to, and made part of, your contract as a subheading under, and at the end of, the **Guaranteed Minimum Death Benefit Amount** provision.

Annual Reset Death Benefit Amount

The Guaranteed Minimum Death Benefit Amount will equal the Annual Reset Death Benefit Amount unless this contract or a rider attached to, and made part of this contract, results in a higher Guaranteed Minimum Death Benefit Amount. The Annual Reset Death Benefit Amount is equal to the greater of: (a) the Guaranteed Earnings Death Benefit Amount; or (b) the Annual Step-up Death Benefit Amount.

Guaranteed Earnings Death Benefit Amount. The initial Guaranteed Earnings Death Benefit Amount is equal to your Net Purchase Payment made on the Contract Date, plus any additional Net Purchase Payments made on or before the three-month anniversary of the Contract Date. Subject to the foregoing, at the end of each subsequent Valuation Period, the Guaranteed Earnings Death Benefit Amount is equal to:

- (1) the Guaranteed Earnings Death Benefit Amount at the end of the preceding Valuation Period; plus
- (2) any additional Net Purchase Payments made during the Valuation Period; plus
- (3) the Guaranteed Earnings Death Benefit Amount Roll-up, as described below; less
- (4) for withdrawals taken after [30 days] after the Rider Date and before the contract anniversary after the Annuitant's [90th] birthday, the amount of all withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) during the Valuation Period, up to an amount that, when taken together with all other withdrawals taken during the Contract Year, equals the product of the Annual Reset Death Benefit Withdrawal Percentage times the Guaranteed Earnings Death Benefit Amount as of the beginning of the Contract Year; less
- (5) on a pro rata basis, the amount of any withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) which: (a) occur within [30 days] of the Rider Date; (b) are in excess of the withdrawals described in (4); or (c) occur after the contract anniversary after the Annuitant's [90th] birthday.

Under the pro rata adjustment, the Guaranteed Earnings Death Benefit Amount will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

We will not make the adjustment to the Guaranteed Earnings Death Benefit Amount in (4) above during the period beginning with the contract anniversary after the Annuitant's [85th] birthday through the contract anniversary after the Annuitant's [90th] birthday.

If this rider is added to your contract after the Contract Date, the initial Guaranteed Earnings Death Benefit Amount will be calculated as if a Net Purchase Payment had been made on the Effective Date, equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

Notwithstanding the above, the Guaranteed Earnings Death Benefit Amount shall in no event exceed the Benefit Cap of (a) minus (b) minus (c) where:

- (a) is the Benefit Cap Multiplier shown in the Contract Specifications on Page 4 times the total of all Net Purchase Payments received;
- (b) is, for each Contract Year until the anniversary of the Contract Date that immediately follows the Annuitant's [90th] birthday, the total of all withdrawals (including Contingent Deferred Sales Charge if any) taken, up to an amount that is equal to [6%] of the Guaranteed Earnings Death Benefit Amount at the beginning of the Contract Year, and
- (c) is a pro rata adjustment for the amount of each withdrawal (including Contingent Deferred Sales Charge, if any) taken that is not covered by (b).

For each withdrawal described in (c), the pro rata adjustment will reduce the Benefit Cap by the same percentage reduction to the Contract Value that resulted from the withdrawal.

Guaranteed Earnings Death Benefit Amount Roll-up

The Guaranteed Earnings Death Benefit Amount Roll-up for a Valuation Period is determined by multiplying (a) times (b) times (c) where:

- (a) is the Guaranteed Earnings Death Benefit Amount at the beginning of the Valuation Period;
- (b) is the number of days in the Valuation Period; and
- (c) is the Guaranteed Earnings Rate, as defined below.

The Guaranteed Earnings Rate is equal to the lesser of (1) or (2) or (3) where:

- (1) is the Daily Base Guaranteed Earnings Rate shown in the Contract Specifications on Page 4;
- (2) is, for each amount invested in, or allocated to, the Fixed Accumulation Account, if available, the lesser of (a) or (b) where:
 - (a) is a daily factor that is equivalent to the annual effective rate being credited to a purchase payment allocated, or funds transferred, to the Fixed Accumulation Account for the Valuation Period; and
 - (b) is the Daily Base Guaranteed Earnings Rate; and
- (3) is zero, provided that (3) only applies on or after the contract anniversary after the Annuitant's [85th] birthday.

Annual Step-up Death Benefit Amount. The Annual Step-up Death Benefit Amount during the first Contract Year shall be the total of all Net Purchase Payments made to this contract and adjusted, on a pro rata basis, for any withdrawals (including the applicable Contingent Deferred Sales Charges, if any) taken from this contract. Under the pro rata adjustment, the Annual Step-up Death Benefit Amount will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

On the first anniversary of the Contract Date, the Annual Step-up Death Benefit Amount shall be increased to the Contract Value at that time, if it is greater, and if prior to the Annuitant's [86th] birthday.

The Annual Step-up Death Benefit Amount in subsequent one-year periods shall equal the Annual Step-up Death Benefit Amount as of the prior anniversary of the Contract Date, plus any Net Purchase Payments made to this contract during the Contract Year, and adjusted, on a pro rata basis, for any withdrawals (including the applicable Contingent Deferred Sales Charges, if any) taken from this contract during the Contract Year. On each anniversary of the Contract Date, the Annual Step-up Death Benefit Amount shall be increased to the Contract Value, if it is greater, up to and including the anniversary of the Contract Date before the Annuitant's [86th] birthday.

If this rider is added to your contract after the Contract Date, the initial Annual Step-up Death Benefit Amount will be calculated as if a Net Purchase Payment had been made on the Effective Date equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

Effective Date

If this rider is issued with your contract, this rider becomes effective on the Contract Date shown in the Contract Specifications Page of the contract.

In our sole discretion, we may determine that this rider may be added to previously issued contracts. In such an event, this rider may be added only on a contract anniversary, as long as the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is also attached to, and made part of, the contract prior to, or on, the Annual Reset Death Benefit Rider Date (a subsequent anniversary of the Contract Date on which this rider is added as shown in a corresponding Amendment to the contract).

Reset Feature

While this rider is in force, it will automatically reset on any anniversary of the Contract Date that the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is reset. When such reset occurs, the Guaranteed Earnings Death Benefit Amount will equal the reset Guaranteed Earnings Death Benefit Amount on the Reset Date, as defined in the accompanying **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)**.

Charge for Rider

On each anniversary of the Contract Date that this rider is in force, we will deduct from your Contract Value an Annual Reset Death Benefit Rider Charge equal to the product of the Annual Reset Death Benefit Rider Charge Rate and the Annual Reset Death Benefit Amount.

The Rider Charge Rate is the applicable rate shown in the Contract Specifications on Page 4 of your contract. A Rider Charge Rate will be declared by us at each reset, which may be greater than the existing Rider Charge Rate, but no greater than the Rider Charge Rate for new issues of this rider form on that date, and no greater than the applicable Maximum ARDBR Rider Charge Rate shown in the Contract Specifications on Page 4 of your contract.

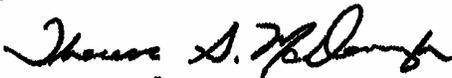
The Rider Charge will be deducted from all investment portfolios or Fixed Accumulation Account if any, on a pro rata basis in proportion to their percentage of the total Contract Value.

In the event that the Annuitant dies, you surrender your contract, the Guaranteed Minimum Income Benefit (Annual Reset Option) Rider terminates or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to any such events.

Termination of Rider

You may terminate this rider by Notice to us at our Home Office at any time. Any termination will become effective on the first anniversary of the Contract Date following your Notice. If this rider is so terminated, a full annual rider charge will be assessed, unless Notice is received at our Home Office within the first 15 days after anniversary of the Contract Date, in which case the termination of the rider is effective on the previous anniversary of the Contract Date. This rider will automatically terminate upon the termination of the Guaranteed Minimum Income Benefit Rider (Annual Reset Option). If this rider is terminated, it cannot be reinstated.

THE OHIO NATIONAL LIFE INSURANCE COMPANY


Secretary


President



ONcore Variable Annuity Application

1. ONcore Product Name

2. Annuitant

Form fields for Annuitant: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

3a. Owner (If different than Annuitant)

3b. Joint Owner (If applicable) Owner's Spouse? Yes No

Form fields for Owner: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

Form fields for Joint Owner: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

4. Beneficiary (If you need to provide additional information use Special Requests, Section 13, or enclose a signed letter of instruction.)

Form fields for Beneficiary: Beneficiary Name, Primary, Contingent, Street Address, City, State, ZIP, Date of Birth, Phone, Relationship to Annuitant

Form fields for Beneficiary: Beneficiary Name, Primary, Contingent, Street Address, City, State, ZIP, Date of Birth, Phone, Relationship to Annuitant

5. Optional Riders

Combination

5a. Annual Reset Death Benefit Rider (ARDBR) and GMIB Plus with Annual Reset with Investment Restrictions or Asset Allocation Models (Complete Section 10a and 10b1 or 10b3.) Yes

Death Benefit Riders

5b. Annual Step-Up Death Benefit Rider Yes
Guaranteed Minimum Death Benefit Rider (GMDBR) GMDBR 85 GMDBR 80
Gain Enhancement Benefit Rider (GEB Plus & GEB) 100% 50%

Living Benefit Riders

5c. GMIB Plus (Annual Reset) with Investment Restrictions or Asset Allocation Models (Complete Section 10a and 10b1 or 10b3.) Yes
Guaranteed Principal Protection (GPP) Rider Yes
If you selected the GPP Rider, you must allocate your initial purchase payment to a Model in 10b1.

6. Initial Purchase Payment

Amount with application \$ _____ 1035 exchange/estimated transfer \$ _____

7. Type of Plan Non-qualified Qualified (For qualified plans, select type of plan and payment type below.)

TSA/403(b) 401(k) SEP-IRA Roth IRA Roth Conversion
 IRA 457 SIMPLE IRA Pension/Profit Sharing Other _____

Payment Type:

Rollover (Plan Distribution) Contribution
 Transfer (Attach transfer form(s.)) \$ _____ for tax year _____ ; \$ _____ for tax year _____

8. Replacement

Do you have an existing life insurance policy or an annuity? Yes No

Will the purchase of this annuity replace or change an existing life insurance policy or an annuity? Yes No

(If yes, or 1035 exchange, write insurance company name and contract number in Special Requests, Section 13, and attach any required state replacement and/or transfer forms.)

9. Rebalancing Yes

You must allocate to two or more variable Subaccounts to elect rebalancing.

Frequency: (Choose one.) Quarterly Semi-Annually Annually

If this box is checked, variable Subaccounts will be rebalanced to the allocation percentages on this application (unless changed after issue of contract). Rebalancing does not apply to the Fixed Accumulation Account or to the Dow Subaccounts. Certain riders require rebalancing which we will do automatically. The subaccounts in any Model are also automatically rebalanced quarterly.

10a. Allocation of Purchase Payments (Choose one in 10a and complete 10b as directed.)

100% Dollar Cost Averaging (DCA) (For Allocations from DCA, indicate in 10b2.)

I/we understand that the DCA account value must be at or above the amount that will permit the DCA transfers requested; otherwise these transfers will end. This request is in lieu of the requirement for individual written transfer requests. I/we may also change or terminate these transfers by written notice to The Ohio National Life Insurance Company. (You may not transfer from the DCA Account to the Fixed Accumulation Account.)

100% Allocation to DCA 6 Month DCA Account or 12 Month DCA Account
Frequency: Monthly or Quarterly

100% Immediate Allocation of Purchase Payments to Fixed/Model or Fixed/Variable Subaccounts

_____ % Allocation to Fixed Accumulation Account
_____ % Allocations to Model, Variable Subaccounts and/or Investment Restrictions (Complete 10b1, 10b2 or 10b3.)

Mixed DCA (less than 100% to DCA) and Immediate Allocations to Model a Variable Subaccount/ Investment Restrictions

_____ % Allocation to DCA 6 Month DCA Account or 12 Month DCA Account
Frequency: Monthly or Quarterly

_____ % Fixed Accumulation Account (Not available for ONcore Flex or ONcore Wrap.)

_____ % Immediate Allocations to Model, Variable Subaccounts and/or Investment Restrictions
(Complete 10b1, 10b2 or 10b3.)

Total of Allocation to DCA and Allocations above must be 100% (If you choose to DCA transfer into an Asset Allocation Model, indicate Model in 10b1.)

10b. Complete appropriate section(s) below as instructed in 10a.

b1. Asset Allocation Models (You may only be in one Model at any point in time. If you want to take advantage of dynamic models, you must complete Form 7215, Asset Allocation Advisory Agreement.) **Neither Model 1 nor Model 5 may be selected with GMIB Plus (Annual Reset) Rider.**

Model 1 - Conservative Model 3 - Balanced Model 5 - Aggressive
 Model 2 - Moderately Conservative Model 4 - Moderately Aggressive

Category 4 Subaccounts - Maximum [15%]

	TOTAL ALLOCATION		TOTAL ALLOCATION
ALPS Variable Series Listed Private	_____ %	Lazard Retirement U.S. Small Cap Eq Ser	_____ %
Eagle Capital Growth	_____ %	MFS VIT New Discovery Series - SC	_____ %
Federated Intl Small Company	_____ %	Morgan Stanley UIF US Real Estate II	_____ %
Fidelity VIP Real Estate Svc2	_____ %	Neuberger Berman Millennium	_____ %
Ivy Funds VIP Science and Tech	_____ %	PIMCO CommodityRealReturn Stra	_____ %
Ivy Global Natural Resources	_____ %	Royce Capital Fund Micro-Cap Inv	_____ %
Janus Small Cap Growth	_____ %	Royce Capital Fund Small-Cap Inv	_____ %
JP Morgan Small Cap Equity	_____ %	Suffolk Bryton Growth	_____ %
Lazard Retirement Emerging Mrkts Eq Ser	_____ %		
		Total Allocated	_____ %

Category Totals Must Equal 100%

_____ % + _____ % + _____ % + _____ % = _____ %
 Category 1 Category 2 Category 3 Category 4 Total Must Equal 100%

11. Systematic Withdrawals

I (we) wish to start a series of withdrawals from the contract issued pursuant to this application as indicated below (surrender charges may apply, see contract). I understand that it may take up to 30 days to process my systematic withdrawal request.

Select payout option:

- 10% of the account value
- \$ _____ flat dollar amount not to exceed 10% of account value
- % based on rider _____
- 72(t) (Form V-4633 must be submitted for 72(t)).

Select frequency of payments:

- Monthly
- Quarterly
- Semi-Annually
- Annually

Any withdrawals under \$500 require EFT (Electronic Funds Transfer).

Payment Schedule:

- As soon as possible (if current funds are being dollar cost averaged, the first payment will occur immediately following the initial DCA transfer.)
- _____ / _____ / _____
 Month Day Year

Where?

- Via EFT to my bank account
- Checking Account (Complete section below and attach a voided check.)
- Savings Account (Attach a voided pre-coded deposit slip.)

Account Number _____ Bank Telephone Number _____

Bank Name _____

Bank Address _____

ABA Routing Number _____

- Directly to my address of record

Federal Income Tax Withholding Election

If you do not select an option below, we are required to withhold at least 10% of the taxable amount.

- A. I **DO NOT** want to have federal income tax withheld from my withdrawals.
- B. I **DO** want to have _____% federal income tax withheld from my withdrawals (10% minimum).

12. Portfolio Transfer Authorization (Owner/Owners must initial.) _____

By initialing, The Ohio National Life Insurance Company is authorized and directed to act on telephone instructions, written instructions except electronic mail, and/or Internet instructions from any person(s) who can furnish proper identification. The Ohio National Life Insurance Company will use reasonable procedures to confirm that these instructions are authorized and genuine. As long as these procedures are followed, The Ohio National Life Insurance Company, our affiliates, directors, trustees, officers, employees, representatives and/or agents, will be held harmless for any claim, liability, loss or cost.

I/we authorize you to allow my registered representative/agent to make telephone instructions, written instructions except electronic mail, and/or Internet transfers on my behalf, unless "No" is checked. No

13. Special Requests

14. Statement of Applicant

All statements made in this application are true to the best of my/our knowledge and belief, and the answers to these questions, together with this agreement, are the basis for issuing the contract. I/we agree to all terms and conditions as shown on the front and back. I/we further agree that this application shall be a part of the annuity contract, and verify my/our understanding that ALL PAYMENTS AND VALUES PROVIDED BY THE CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT, ARE VARIABLE AND NOT GUARANTEED AS TO DOLLAR AMOUNT. THE OWNER ACKNOWLEDGES RECEIPT OF THE CURRENT PROSPECTUS FOR THE SEPARATE ACCOUNT APPLICABLE TO THE CONTRACT AND ALL AVAILABLE UNDERLYING PORTFOLIOS. I/we agree that no one, except the President, the Secretary, or a Vice President of The Ohio National Life Insurance Company can make or change any contract. Under penalty of perjury, each Owner certifies that his/her Social Security (or taxpayer identification) number is correct as it appears in this application.

15. State Insurance Fraud Notices

For Arizona, Iowa, Kansas and Nevada Applicants: The undersigned proposed insured and agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Only a court of law can make a determination of guilt regarding insurance fraud.

For Arkansas Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For DC Applicants: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For Kentucky Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud which is a crime. I have read and understood this notice.

For Maine and Tennessee Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

For Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Missouri, West Virginia and Wisconsin Applicants: The undersigned Proposed Insured and Agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy.

For New Mexico Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

For Ohio and Oklahoma Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

16. Annuitant Owner's Signature(s)

Annuitant Signature	Date	Signed at (City/State)
Owner /Applicant Signature (If different from Annuitant) (If Trustee, or any Owner's, signature of all trustees and title, attach a copy of Trust) (If corporation, signature of office and title, attach a copy of Corporate Resolution.)	Date	Signed at (City/State)
Joint Owner Signature	Date	Signed at (City/State)
E-mail Address of Owner or of Annuitant if Contract issued to Custodian		

17. Statement of Agent

Will this contract change or replace any existing life insurance policy or an annuity of this or any other company? Yes No
If yes, explain in Special Requests, Section 13.

I certify that I am authorized and qualified to discuss this contract. I certify that The Ohio National Life Insurance Company approved all sales material used in the solicitation of this application, copies of which were provided to the applicant. I also certify that I witnessed the Applicant's signature.

Agent Full Name (Print)	Agent Signature	Agent's License ID Number
Agent Phone Number	Broker/Dealer Name	Ohio National Agency Code

Rep. Option: _____ **Client ID:** _____

Rider

Annual Reset Death Benefit

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls. This rider is only available if, as of the Effective Date, the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is also attached to, and made part of, your contract.

As long as this rider remains in force, the following **Annual Reset Death Benefit Amount** provision is added to, and made part of, your contract as a subheading under, and at the end of, the **Guaranteed Minimum Death Benefit Amount** provision.

Annual Reset Death Benefit Amount

The Guaranteed Minimum Death Benefit Amount will equal the Annual Reset Death Benefit Amount unless this contract or a rider attached to, and made part of this contract, results in a higher Guaranteed Minimum Death Benefit Amount. The Annual Reset Death Benefit Amount is equal to the greater of: (a) the Guaranteed Earnings Death Benefit Amount; or (b) the Annual Step-up Death Benefit Amount.

Guaranteed Earnings Death Benefit Amount. The initial Guaranteed Earnings Death Benefit Amount is equal to your Net Purchase Payment made on the Contract Date, plus any additional Net Purchase Payments made on or before the three-month anniversary of the Contract Date. Subject to the foregoing, at the end of each subsequent Valuation Period, the Guaranteed Earnings Death Benefit Amount is equal to:

- (1) the Guaranteed Earnings Death Benefit Amount at the end of the preceding Valuation Period; plus
- (2) any additional Net Purchase Payments made during the Valuation Period; plus
- (3) the Guaranteed Earnings Death Benefit Amount Roll-up, as described below; less
- (4) for withdrawals taken after [30 days] after the Rider Date and before the contract anniversary after the Annuitant's [90th] birthday, the amount of all withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) during the Valuation Period, up to an amount that, when taken together with all other withdrawals taken during the Contract Year, equals the product of the Annual Reset Death Benefit Withdrawal Percentage times the Guaranteed Earnings Death Benefit Amount as of the beginning of the Contract Year; less
- (5) on a pro rata basis, the amount of any withdrawals (along with their applicable Contingent Deferred Sales Charge, if any) which: (a) occur within [30 days] of the Rider Date; (b) are in excess of the withdrawals described in (4); or (c) occur after the contract anniversary after the Annuitant's [90th] birthday.

Under the pro rata adjustment, the Guaranteed Earnings Death Benefit Amount will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

We will not make the adjustment to the Guaranteed Earnings Death Benefit Amount in (4) above during the period beginning with the contract anniversary after the Annuitant's [85th] birthday through the contract anniversary after the Annuitant's [90th] birthday.

If this rider is added to your contract after the Contract Date, the initial Guaranteed Earnings Death Benefit Amount will be calculated as if a Net Purchase Payment had been made on the Effective Date, equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

Notwithstanding the above, the Guaranteed Earnings Death Benefit Amount shall in no event exceed the Benefit Cap of (a) minus (b) minus (c) where:

- (a) is the Benefit Cap Multiplier shown in the Contract Specifications on Page 4 times the total of all Net Purchase Payments received;
- (b) is, for each Contract Year until the anniversary of the Contract Date that immediately follows the Annuitant's [90th] birthday, the total of all withdrawals (including Contingent Deferred Sales Charge if any) taken, up to an amount that is equal to [6%] of the Guaranteed Earnings Death Benefit Amount at the beginning of the Contract Year, and
- (c) is a pro rata adjustment for the amount of each withdrawal (including Contingent Deferred Sales Charge, if any) taken that is not covered by (b).

For each withdrawal described in (c), the pro rata adjustment will reduce the result of the Benefit Cap by the same percentage reduction to the Contract Value that resulted from the withdrawal.

Guaranteed Earnings Death Benefit Amount Roll-up

The Guaranteed Earnings Death Benefit Amount Roll-up is determined by multiplying the Guaranteed Earnings Rate, as defined below, times the Guaranteed Earnings Death Benefit Amount. The Guaranteed Earnings Rate is equal to the lesser of (1) or (2) or (3) where:

- (1) is the Base Guaranteed Earnings Rate shown in the Contract Specifications on Page 4;
- (2) is, for amounts invested in the Fixed Accumulation Account, if available, the lesser of (a) or (b) where:
 - (a) is the annual effective rate or rates being credited to a purchase payment allocated, or funds transferred, to the Fixed Accumulation Account for the Valuation Period; and
 - (b) is the Base Guaranteed Earnings Rate; and
- (3) is zero, provided that (3) only applies on or after the contract anniversary after the Annuitant's [85th] birthday.

Annual Step-up Death Benefit Amount. The Annual Step-up Death Benefit Amount during the first Contract Year shall be the total of all Net Purchase Payments made to this contract and adjusted, on a pro rata basis, for any withdrawals (including the applicable Contingent Deferred Sales Charges, if any) taken from this contract. Under the pro rata adjustment, the Annual Step-up Death Benefit Amount will be reduced by the same percentage reduction to the Contract Value that resulted from the withdrawal.

On the first anniversary of the Contract Date, the Annual Step-up Death Benefit Amount shall be increased to the Contract Value at that time, if it is greater, and if prior to the Annuitant's [86th] birthday.

The Annual Step-up Death Benefit Amount in subsequent one-year periods shall equal the Annual Step-up Death Benefit Amount as of the prior anniversary of the Contract Date, plus any Net Purchase Payments made to this contract during the Contract Year, and adjusted, on a pro rata basis, for any withdrawals (including the applicable Contingent Deferred Sales Charges, if any) taken from this contract during the Contract Year. On each anniversary of the Contract Date, the Annual Step-up Death Benefit Amount shall be increased to the Contract Value, if it is greater, up to and including the anniversary of the Contract Date before the Annuitant's [86th] birthday.

If this rider is added to your contract after the Contract Date, the initial Annual Step-up Death Benefit Amount will be calculated as if a Net Purchase Payment had been made on the Effective Date equal to the Contract Value (after all contract charges and any other rider charges due have been deducted therefrom) at that time.

If any Extra Credits included in the Annual Step-Up Death Benefit Amount are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in this contract, we reserve the right to deduct the forfeited Extra Credits from the Annual Step-Up Death Benefit Amount; however, the Guaranteed Minimum Death Benefit Amount will never be less than the total of all Net Purchase Payments made to this contract and adjusted, on a pro-rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from this contract.

Effective Date

If this rider is issued with your contract, this rider becomes effective on the Contract Date shown in the Contract Specifications Page of the contract.

In our sole discretion, we may determine that this rider may be added to previously issued contracts. In such an event, this rider may be added only on a contract anniversary, as long as the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is also attached to, and made part of, the contract prior to, or on, the Annual Reset Death Benefit Rider Date (a subsequent anniversary of the Contract Date on which this rider is added as shown in a corresponding Amendment to the contract).

Reset Feature

While this rider is in force, it will automatically reset on any anniversary of the Contract Date that the **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)** is reset. When such reset occurs, the Guaranteed Earnings Death Benefit Amount will equal the reset Guaranteed Earnings Death Benefit Amount on the Reset Date, as defined in the accompanying **Guaranteed Minimum Income Benefit Rider (Annual Reset Option)**.

If any Extra Credits included in the Guaranteed Earnings Death Benefit Amount are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in this contract, we reserve the right to deduct the forfeited Extra Credits from the Guaranteed Earnings Death Benefit Amount; however, the Guaranteed Minimum Death Benefit Amount will never be less than the total of all Net Purchase Payments made to this contract and adjusted, on a pro-rata basis, for any withdrawals (including Contingent Deferred Sales Charges, if any) taken from this contract.

Charge for Rider

On each anniversary of the Contract Date that this rider is in force, we will deduct from your Contract Value an Annual Reset Death Benefit Rider Charge equal to the product of the Annual Reset Death Benefit Rider Charge Rate and the Annual Reset Death Benefit Amount.

The Rider Charge Rate is the applicable rate shown in the Contract Specifications on Page 4 of your contract. A Rider Charge Rate will be declared by us at each reset, which may be greater than the existing Rider Charge Rate, but no greater than the Rider Charge Rate for new issues of this rider form on that date, and no greater than the applicable Maximum ARDBR Rider Charge Rate shown in the Contract Specifications on Page 4 of your contract.

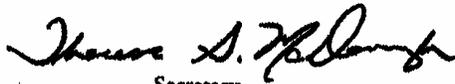
The Rider Charge will be deducted from all investment portfolios or Fixed Accumulation Account if any, on a pro rata basis in proportion to their percentage of the total Contract Value.

In the event that the Annuitant dies, you surrender your contract, the Guaranteed Minimum Income Benefit (Annual Reset Option) Rider terminates or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to any such events.

Termination of Rider

You may terminate this rider by Notice to us at our Home Office at any time. Any termination will become effective on the first anniversary of the Contract Date following your Notice. If this rider is so terminated, a full annual rider charge will be assessed, unless Notice is received at our Home Office within the first 15 days after anniversary of the Contract Date, in which case the termination of the rider is effective on the previous anniversary of the Contract Date. This rider will automatically terminate upon the termination of the Guaranteed Minimum Income Benefit Rider (Annual Reset Option). If this rider is terminated, it cannot be reinstated.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

[ Secretary  President]

SERFF Tracking Number: ONFS-126189345 State: Arkansas
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 42672
Company Tracking Number: FORM 09-GMI-1, ET AL
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Annuity Riders
Project Name/Number: '09 May Annuity Riders/

Supporting Document Schedules

Item Status:

**Status
Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Reg. No 9.pdf
AR Reg 34.pdf
AR Spec Page.pdf
AR Statement of Variability.pdf
AR Transmittal Form.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Application

Comments:

Attachment:

4896 REV 509.pdf

CERTIFICATE OF COMPLIANCE

ARKANSAS RULE AND REGULATION 19

I, Lori Rochford, Director, Contract Compliance, of The Ohio National Life Insurance Company, do hereby certify that I have carefully reviewed the policy form(s) submitted herein, and to the best of my knowledge find that they are in compliance with Arkansas Rule and Regulation 19 regarding Unfair Sex Discrimination In The Sale of Insurance as well as all applicable requirements of the Arkansas Department.



By: _____
Lori Rochford, JD
Director, Contract Compliance

Date: June 12, 2009

AR

CERTIFICATE OF COMPLIANCE
ARKANSAS RULE AND REGULATION 34

I, Stephen R. Murphy, FSA, MAAA, Senior Vice President and Actuary, of The Ohio National Life Insurance Company, do hereby certify that when calculating the reserve under the minimum reserves method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.



Stephen R. Murphy, FSA, MAAA
Sr. Vice President, Annuity Product Management

June 12, 2009

AR

Contract Specifications

Contract Number: [000000000] Contract Date: [05/01/2005] Annuitant's Date of Birth: [05/01/1955]

Annuitant: [John Doe]

Owner: [John Doe]

Beneficiary: [Jane Doe]

Contingent Beneficiary: [Jason Doe]

Initial Purchase Payment: [\$5,000]

Additional Purchase Payments May Be Made. See **Purchase Payments Provisions** section.

Annuity Payout Date: First Day of [May, 2026]

Type of Plan: [401(K)]

Riders:

For Riders, if any, see Page 4.

Charges:

Annual Contract Administration Charge: [\$30 (waived on contract anniversaries where the Contract Value equals or exceeds \$50,000)]

Transfer Fee: [\$10.00 per transfer (waived for the first 12 transfers in any contract year)]

Mortality and Expense Risk Charge: [1.15% Annually (.003133% Daily)]

Administration Expense Charge: [0.25% Annually (.000684% Daily)]

Table of Contingent Deferred Sales Charge Factors

Year of Purchase Payment	Contingent Deferred Sales Charge Factors
[1st	[7%
2nd	7%
3rd	7%
4th and later]	0%]

Contract Specifications

Riders:

[Annual Reset Death Benefit Rider (ARDBR):

Rider Charge Rate: [0.50% to 1.75%]

Maximum ARDBR Rider Charge Rate: [1.75%]

Daily Base Guaranteed Earnings Rate: [(0.002726% - 0.026116% Daily) (1% to 10% Annually)]

Benefit Cap Multiplier: [0 - 20]

Annual Reset Death Benefit Withdrawal Percentage: [0 - 10%]

[Guaranteed Minimum Income Benefit Rider (GMIB) (with Annual Reset):

Rider Charge Rate: [0.50% to 2.00%]

Maximum GMIB Rider Charge Rate: [2.00%]

Daily Base Guaranteed Earnings Rate: [(0.002726% - 0.026116% Daily) (1% to 10% Annually)]

Benefit Cap Multiplier: [0 - 20]

Guaranteed Minimum Income Benefit Withdrawal Percentage: [0 - 10%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]

STATEMENT OF VARIABILITY

Re: Form 09-GMI-1, Guaranteed Minimum Income Benefit Rider (Annual Reset)
Form 09-GMI-1.5, Guaranteed Minimum Income Benefit Rider (Annual Reset)
Form 09-ARD-1, Annual Reset Death Benefit Rider
Form 09-ARD-1.5, Annual Reset Death Benefit Rider
Application Form 4896 Rev. 5/09

This information is applicable to Rider Forms 09-GMI-1, 09-GMI-1.5, 09-ARD-1 and 09-ARD-1.5:
Income Benefit Exercise Dates: 1 year – 30 years
Availability of Dollar for Dollar Withdraws to Begin: 0 days – 30 years
Cap Dollar for Dollar Withdrawal Amount: 0-10%
Annuitant's Age for Rider Features: 0 - 100

This information is applicable to Contract Specification Page 4 that pertains to the Riders. The variable information may be changed as follows:

Annual Reset Death Benefit Rider (ARDBR):

Rider Charge Rate: 0.50% to 1.75%
Maximum ARDBR Rider Charge Rate: 1.75%
Daily Base Guaranteed Earnings Rate: (0.002726% - 0.026116% Daily) (1% to 10% Annually)
Benefit Cap Multiplier: 0 – 20
Annual Reset Death Benefit Withdrawal Percentage: 0 – 10%

Guaranteed Minimum Income Benefit Rider (GMIB) (with Annual Reset):

Rider Charge Rate: 0.50% to 2.00%
Maximum GMIB Rider Charge Rate: 2.00%
Daily Base Guaranteed Earnings Rate: (0.002726% - 0.026116% Daily) (1% to 10% Annually)
Benefit Cap Multiplier: 0 – 20
Guaranteed Minimum Income Benefit Withdrawal Percentage: 0 – 10%
For Available Investment Restrictions:
Category I Subaccounts Floor: 0-100
Category I Subaccounts Cap: 0-100
Category II Subaccounts Cap: 0-100
Category III Subaccounts Cap: 0-100
Category IV Subaccounts Cap: 0-100

This information is applicable to Application Form 4896 Rev. 5/09:

Category 1 Subaccounts – Range 0-100%
Category 2 Subaccounts – Range 0-100%
Category 3 Subaccounts – Range 0-100%
Category 4 Subaccounts – Range 0-100%



Lori Rochford, JD
Director, Contract Compliance

Date: June 12, 2009

**ARKANSAS
INSURANCE
DEPARTMENT**

Lee Douglas
Insurance Commissioner

400 University Tower Building
1123 South University Ave.
Little Rock, Arkansas 72204

501-586-2900

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: The Ohio National Life Insurance Company

Company NAIC Code: 67172

Company Contact Person & Telephone # Kim Wright 1-800-366-6654 Dept. 7, opt 3

***** INSURANCE DEPARTMENT USE ONLY *
* *
* ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____ *

ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LINE OF BUSINESS, UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing. * _____ x \$50 = _____
** Retaliatory _____

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer. * _____ x \$50 = _____
** Retaliatory _____

Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form. * 5 x \$20 = 100.00
** Retaliatory _____

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer. * _____ x \$25 = _____
** Retaliatory _____

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority. * _____ x \$400 = _____

Filing to amend Certificate of Authority. ** _____ x \$100 = _____
* _____



ONcore Variable Annuity Application

1. ONcore Product Name

2. Annuitant

Form fields for Annuitant: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

3a. Owner (If different than Annuitant)

3b. Joint Owner (If applicable) Owner's Spouse? Yes No

Form fields for Owner: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

Form fields for Joint Owner: First Name, Middle, Last, Street Address, City, State, ZIP, Phone, SS#/Tax ID#, Sex, Date of Birth

4. Beneficiary (If you need to provide additional information use Special Requests, Section 13, or enclose a signed letter of instruction.)

Form fields for Beneficiary: Beneficiary Name, Primary, Contingent, Street Address, City, State, ZIP, Date of Birth, Phone, Relationship to Annuitant

Form fields for Beneficiary: Beneficiary Name, Primary, Contingent, Street Address, City, State, ZIP, Date of Birth, Phone, Relationship to Annuitant

5. Optional Riders

Combination

5a. Annual Reset Death Benefit Rider (ARDBR) and GMIB Plus with Annual Reset with Investment Restrictions or Asset Allocation Models (Complete Section 10a and 10b1 or 10b3.) Yes

Death Benefit Riders

5b. Annual Step-Up Death Benefit Rider Yes
Guaranteed Minimum Death Benefit Rider (GMDBR) GMDBR 85 GMDBR 80
Gain Enhancement Benefit Rider (GEB Plus & GEB) 100% 50%

Living Benefit Riders

5c. GMIB Plus (Annual Reset) with Investment Restrictions or Asset Allocation Models (Complete Section 10a and 10b1 or 10b3.) Yes
Guaranteed Principal Protection (GPP) Rider Yes
If you selected the GPP Rider, you must allocate your initial purchase payment to a Model in 10b1.

6. Initial Purchase Payment

Amount with application \$ _____ 1035 exchange/estimated transfer \$ _____

7. Type of Plan Non-qualified Qualified (For qualified plans, select type of plan and payment type below.)

TSA/403(b) 401(k) SEP-IRA Roth IRA Roth Conversion
 IRA 457 SIMPLE IRA Pension/Profit Sharing Other _____

Payment Type:

Rollover (Plan Distribution) Contribution
 Transfer (Attach transfer form(s.)) \$ _____ for tax year _____ ; \$ _____ for tax year _____

8. Replacement

Do you have an existing life insurance policy or an annuity? Yes No

Will the purchase of this annuity replace or change an existing life insurance policy or an annuity? Yes No

(If yes, or 1035 exchange, write insurance company name and contract number in Special Requests, Section 13, and attach any required state replacement and/or transfer forms.)

9. Rebalancing Yes

You must allocate to two or more variable Subaccounts to elect rebalancing.

Frequency: (Choose one.) Quarterly Semi-Annually Annually

If this box is checked, variable Subaccounts will be rebalanced to the allocation percentages on this application (unless changed after issue of contract). Rebalancing does not apply to the Fixed Accumulation Account or to the Dow Subaccounts. Certain riders require rebalancing which we will do automatically. The subaccounts in any Model are also automatically rebalanced quarterly.

10a. Allocation of Purchase Payments (Choose one in 10a and complete 10b as directed.)

100% Dollar Cost Averaging (DCA) (For Allocations from DCA, indicate in 10b2.)

I/we understand that the DCA account value must be at or above the amount that will permit the DCA transfers requested; otherwise these transfers will end. This request is in lieu of the requirement for individual written transfer requests. I/we may also change or terminate these transfers by written notice to The Ohio National Life Insurance Company. (You may not transfer from the DCA Account to the Fixed Accumulation Account.)

100% Allocation to DCA 6 Month DCA Account or 12 Month DCA Account
Frequency: Monthly or Quarterly

100% Immediate Allocation of Purchase Payments to Fixed/Model or Fixed/Variable Subaccounts

_____ % Allocation to Fixed Accumulation Account
_____ % Allocations to Model, Variable Subaccounts and/or Investment Restrictions (Complete 10b1, 10b2 or 10b3.)

Mixed DCA (less than 100% to DCA) and Immediate Allocations to Model a Variable Subaccount/ Investment Restrictions

_____ % Allocation to DCA 6 Month DCA Account or 12 Month DCA Account
Frequency: Monthly or Quarterly

_____ % Fixed Accumulation Account (Not available for ONcore Flex or ONcore Wrap.)

_____ % Immediate Allocations to Model, Variable Subaccounts and/or Investment Restrictions
(Complete 10b1, 10b2 or 10b3.)

Total of Allocation to DCA and Allocations above must be 100% (If you choose to DCA transfer into an Asset Allocation Model, indicate Model in 10b1.)

10b. Complete appropriate section(s) below as instructed in 10a.

b1. Asset Allocation Models (You may only be in one Model at any point in time. If you want to take advantage of dynamic models, you must complete Form 7215, Asset Allocation Advisory Agreement.) **Neither Model 1 nor Model 5 may be selected with GMIB Plus (Annual Reset) Rider.**

Model 1 - Conservative Model 3 - Balanced Model 5 - Aggressive
 Model 2 - Moderately Conservative Model 4 - Moderately Aggressive

Category 4 Subaccounts - Maximum [15%]

	TOTAL ALLOCATION		TOTAL ALLOCATION
ALPS Variable Series Listed Private	_____ %	Lazard Retirement U.S. Small Cap Eq Ser	_____ %
Eagle Capital Growth	_____ %	MFS VIT New Discovery Series - SC	_____ %
Federated Intl Small Company	_____ %	Morgan Stanley UIF US Real Estate II	_____ %
Fidelity VIP Real Estate Svc2	_____ %	Neuberger Berman Millennium	_____ %
Ivy Funds VIP Science and Tech	_____ %	PIMCO CommodityRealReturn Stra	_____ %
Ivy Global Natural Resources	_____ %	Royce Capital Fund Micro-Cap Inv	_____ %
Janus Small Cap Growth	_____ %	Royce Capital Fund Small-Cap Inv	_____ %
JP Morgan Small Cap Equity	_____ %	Suffolk Bryton Growth	_____ %
Lazard Retirement Emerging Mrkts Eq Ser	_____ %		
		Total Allocated	_____ %

Category Totals Must Equal 100%

_____ % + _____ % + _____ % + _____ % = _____ %
 Category 1 Category 2 Category 3 Category 4 Total Must Equal 100%

11. Systematic Withdrawals

I (we) wish to start a series of withdrawals from the contract issued pursuant to this application as indicated below (surrender charges may apply, see contract). I understand that it may take up to 30 days to process my systematic withdrawal request.

Select payout option:

- 10% of the account value
- \$ _____ flat dollar amount not to exceed 10% of account value
- % based on rider _____
- 72(t) (Form V-4633 must be submitted for 72(t)).

Select frequency of payments:

- Monthly
- Quarterly
- Semi-Annually
- Annually

Any withdrawals under \$500 require EFT (Electronic Funds Transfer).

Payment Schedule:

- As soon as possible (if current funds are being dollar cost averaged, the first payment will occur immediately following the initial DCA transfer.)
- _____ / _____ / _____
 Month Day Year

Where?

- Via EFT to my bank account
- Checking Account (Complete section below and attach a voided check.)
- Savings Account (Attach a voided pre-coded deposit slip.)

Account Number _____ Bank Telephone Number _____

Bank Name _____

Bank Address _____

ABA Routing Number _____

- Directly to my address of record

Federal Income Tax Withholding Election

If you do not select an option below, we are required to withhold at least 10% of the taxable amount.

- A. I **DO NOT** want to have federal income tax withheld from my withdrawals.
- B. I **DO** want to have _____% federal income tax withheld from my withdrawals (10% minimum).

12. Portfolio Transfer Authorization (Owner/Owners must initial.) _____

By initialing, The Ohio National Life Insurance Company is authorized and directed to act on telephone instructions, written instructions except electronic mail, and/or Internet instructions from any person(s) who can furnish proper identification. The Ohio National Life Insurance Company will use reasonable procedures to confirm that these instructions are authorized and genuine. As long as these procedures are followed, The Ohio National Life Insurance Company, our affiliates, directors, trustees, officers, employees, representatives and/or agents, will be held harmless for any claim, liability, loss or cost.

I/we authorize you to allow my registered representative/agent to make telephone instructions, written instructions except electronic mail, and/or Internet transfers on my behalf, unless "No" is checked. No

13. Special Requests

14. Statement of Applicant

All statements made in this application are true to the best of my/our knowledge and belief, and the answers to these questions, together with this agreement, are the basis for issuing the contract. I/we agree to all terms and conditions as shown on the front and back. I/we further agree that this application shall be a part of the annuity contract, and verify my/our understanding that ALL PAYMENTS AND VALUES PROVIDED BY THE CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT, ARE VARIABLE AND NOT GUARANTEED AS TO DOLLAR AMOUNT. THE OWNER ACKNOWLEDGES RECEIPT OF THE CURRENT PROSPECTUS FOR THE SEPARATE ACCOUNT APPLICABLE TO THE CONTRACT AND ALL AVAILABLE UNDERLYING PORTFOLIOS. I/we agree that no one, except the President, the Secretary, or a Vice President of The Ohio National Life Insurance Company can make or change any contract. Under penalty of perjury, each Owner certifies that his/her Social Security (or taxpayer identification) number is correct as it appears in this application.

15. State Insurance Fraud Notices

For Arizona, Iowa, Kansas and Nevada Applicants: The undersigned proposed insured and agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Only a court of law can make a determination of guilt regarding insurance fraud.

For Arkansas Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For DC Applicants: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For Kentucky Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud which is a crime. I have read and understood this notice.

For Maine and Tennessee Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

For Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Missouri, West Virginia and Wisconsin Applicants: The undersigned Proposed Insured and Agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy.

For New Mexico Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

For Ohio and Oklahoma Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

16. Annuitant Owner's Signature(s)

Annuitant Signature	Date	Signed at (City/State)
Owner /Applicant Signature (If different from Annuitant) (If Trustee, or any Owner's, signature of all trustees and title, attach a copy of Trust) (If corporation, signature of office and title, attach a copy of Corporate Resolution.)	Date	Signed at (City/State)
Joint Owner Signature	Date	Signed at (City/State)
E-mail Address of Owner or of Annuitant if Contract issued to Custodian		

17. Statement of Agent

Will this contract change or replace any existing life insurance policy or an annuity of this or any other company? Yes No
If yes, explain in Special Requests, Section 13.

I certify that I am authorized and qualified to discuss this contract. I certify that The Ohio National Life Insurance Company approved all sales material used in the solicitation of this application, copies of which were provided to the applicant. I also certify that I witnessed the Applicant's signature.

Agent Full Name (Print)	Agent Signature	Agent's License ID Number
Agent Phone Number	Broker/Dealer Name	Ohio National Agency Code
Rep. Option: _____	Client ID: _____	