

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: 2010 ONcore Product  
Project Name/Number: 2010 ONcore Product/

## Filing at a Glance

Company: The Ohio National Life Insurance Company

Product Name: 2010 ONcore Product

SERFF Tr Num: ONFS-126525778 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 45120

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: FORM 06-VA-5 REV. 6/10, ET AL State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Doris Jackson, Kim Wright, Noreen Luptowski

Disposition Date: 03/11/2010

Date Submitted: 03/09/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2010 ONcore Product

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing has been submitted to Ohio, our domiciliary state, on March 5, 2010. Forms filed in Ohio are deemed approved 30 days after the filing is received, per Ohio Rev. Code Section 395.14.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 03/11/2010

Explanation for Other Group Market Type:

State Status Changed: 03/11/2010

Deemer Date:

Created By: Noreen Luptowski

Submitted By: Noreen Luptowski

Corresponding Filing Tracking Number:

Filing Description:

Re: The Ohio National Life Insurance Company

NAIC# 67172

Increase to Mortality & Expense Risk Charge and Contingent Deferred Sales Charge

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: 2010 ONcore Product  
Project Name/Number: 2010 ONcore Product/

On Previously Approved Individual Variable Deferred Annuity Contracts Forms:  
Form 06-VA-5 & Form 06-VA-5U

Revised Specification Page 3 submitted:  
Forms 06-VA-5 Rev. 06/10 and 06-VA-5U Rev. 06/10

Form 10-ECE-1, Extra Credit Endorsement

Enclosed for your review and approval are revised Contract Specification Page 3 for the Individual Variable Deferred Annuity contracts referenced above and an Extra Credit Endorsement, Form 10-ECE-1.

The contract forms were previously approved in your state on 2/28/07, Dept. File# AID 35136.

The only changes to the spec pages are to the Mortality & Expense Risk Charge and the Contingent Deferred Sales Charge. These items were originally filed as variable items with the ranges for each shown on the accompanying Statement of Variability. An updated Statement of Variability is enclosed showing the new ranges.

Form 10-ECE-1, an Extra Credit Endorsement, is also enclosed for your review and approval. The Endorsement is new and not intended to replace any previously approved form. The Endorsement explains the percentage to be credited to the Contract when total purchase payments are under the baseline and when total purchase payments exceed the baseline amount.

The Application intended for use with these contracts is Form 4896 Rev. 1/10 approved for use in your state on 11/19/09, Dept. File# 44070.

The brackets surround sample data provided on the Contract Specifications 3. The sample 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 contracts will not be illustrated. 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.

This filing has been submitted to Ohio, our domiciliary state, on March 5, 2010. Forms filed in Ohio are deemed

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
 Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
 Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: 2010 ONcore Product  
 Project Name/Number: 2010 ONcore Product/

approved 30 days after the filing is received, per Ohio Rev. Code Section 395.14.

All of 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's officer's signature to represent it as variable data. Similarly, brackets surround sample data provided on the Contract Specifications page.

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

Doris Jackson, Doris\_Jackson@ohionational.com  
 One Financial Way 513-794-6440 [Phone]  
 Cincinnati, OH 45242 513-794-4522 [FAX]

### 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? Yes  
 Fee Amount: \$60.00  
 Retaliatory? No  
 Fee Explanation: \$20 X 3 forms = \$60  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: 2010 ONcore Product  
Project Name/Number: 2010 ONcore Product/  
The Ohio National Life Insurance Company \$60.00 03/09/2010 34710022

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: 2010 ONcore Product  
Project Name/Number: 2010 ONcore Product/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/11/2010	03/11/2010

*SERFF Tracking Number:*      *ONFS-126525778*                      *State:*                      *Arkansas*  
*Filing Company:*              *The Ohio National Life Insurance Company*      *State Tracking Number:*      *45120*  
*Company Tracking Number:*      *FORM 06-VA-5 REV. 6/10, ET AL*  
*TOI:*                      *A03I Individual Annuities - Deferred Variable*      *Sub-TOI:*                      *A03I.002 Flexible Premium*  
*Product Name:*              *2010 ONcore Product*  
*Project Name/Number:*      *2010 ONcore Product/*

## **Disposition**

Disposition Date: 03/11/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
 Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
 Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: 2010 ONcore Product  
 Project Name/Number: 2010 ONcore Product/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Statement of Variability	No	No
Form	Contract Specification Page 3	No	No
Form	Contract Specification Page 3	No	No
Form	Extra Credit Endorsement	No	No

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
 Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
 Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: 2010 ONcore Product  
 Project Name/Number: 2010 ONcore Product/

## Form Schedule

### Lead Form Number: FORM 06-VA-5 Rev. 6/10, ET AL

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Contract	Policy/Cont	Contract	Initial		0.000	06va5
	Specification Page 3, FORM 06-VA-5 Rev. 6/10	Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Specification Page 3				ONcore Xtra II Spec Page 3.pdf
	Contract	Policy/Cont	Contract	Initial		0.000	06va5u
	Specification Page 3, FORM 06-VA-5U Rev. 6/10	Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Specification Page 3				ONcore Xtra II Spec Page 3.pdf
	FORM 10-ECE-1	Certificate	Extra Credit	Initial		0.000	10ece1 02 10 2010.pdf
		Amendment, Insert Page, Endorsement or Rider	Endorsement				

## Contract Specifications

Contract Number: [E00000000]    Contract Date: [05/01/2009]    Annuitant's Date of Birth: [05/01/1959]

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.

Extra Credit: [\$200]

Annuity Payout Date: First Day of [May, 2030]

Type of Plan: [401(K)]

Endorsement:

[Extra Credit]

### 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: [1.45% Annually (.003944% 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	[9%
2nd	8%
3rd	7%
4th	6%
5th	5%
6th	4%
7th	3%
8th	2%
9th	1%
10th and later]	0%]

## Contract Specifications

Contract Number: [E00000000]    Contract Date: [05/01/2009]    Annuitant's Date of Birth: [05/01/1959]

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.

Extra Credit: [\$200]

Annuity Payout Date: First Day of [May, 2030]

Type of Plan: [401(K)]

Endorsement:

[Extra Credit]

### 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: [1.45% Annually (.003944% 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	[9%
2nd	8%
3rd	7%
4th	6%
5th	5%
6th	4%
7th	3%
8th	2%
9th	1%
10th and later]	0%]

## Endorsement

### Extra Credit

This Endorsement is included in and made a part of your annuity contract as of the Contract Date. If there is a conflict between the terms of the contract and this Endorsement, the Endorsement controls. The **Extra Credit** provision within the contract is changed as follows:

#### Extra Credit

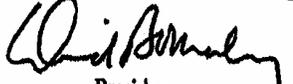
We will credit this contract with an amount equal to a percentage of each purchase payment, referred to hereinafter as an "Extra Credit." An Extra Credit will be applied to this contract at the time a purchase payment is received at our Home Office or at any other location we may designate from time to time. An Extra Credit will be allocated to this contract and the variable Subaccounts in the same proportions as instructed by you for the corresponding purchase payment. If you return this contract pursuant to the **Right to Cancel** provision on Page 1 of this contract, all Extra Credits applied to this contract will be forfeited and the amount of Extra Credits allocated to the Contract Value will be deducted therefrom. In addition, for the sole purpose of applying Extra Credits to this contract, we reserve the right to offset any purchase payments made subsequent to the initial purchase payment by, and limited to the extent of, any withdrawal amounts taken that (1) had not been subject to a Contingent Deferred Sales Charge and (2) have not been offset previously against such purchase payments. (See the **Contingent Deferred Sales Charge** provision.)

Extra Credits applied to this contract during the one-year period ending on (1) the date of the Annuitant's death, if prior to the Annuity Payout Date, or (2) the date of surrender or any withdrawal to which we have agreed to waive a Contingent Deferred Sales Charge, will be forfeited. (See the **Death Benefit Adjustment** provision and the **Waiver of Contingent Deferred Sales Charge** provision, respectively.)

We will credit this contract with an amount equal to [four] percent of each purchase payment until total purchase payments received exceed [\$250,000]. For any portion of purchase payments over [\$250,000], we will credit this contract with an amount equal to [five] percent.

If total purchase payments exceed [\$250,000] at any point during the first Contract Year, we will credit all purchase payments received during the first Contract Year with an amount equal to [five] percent.

#### THE OHIO NATIONAL LIFE INSURANCE COMPANY

[  Secretary       President ]

SERFF Tracking Number: ONFS-126525778 State: Arkansas  
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 45120  
Company Tracking Number: FORM 06-VA-5 REV. 6/10, ET AL  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: 2010 ONcore Product  
Project Name/Number: 2010 ONcore Product/

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Reading requirements are waived as these forms are variable products, filed with the Securities and Exchange Commission.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Application		
<b>Comments:</b> Application Form 4896 Rev. 1/10 previously approved 11/19/09, Dept# 44070.		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> SOV for Xtra II.pdf		

## STATEMENT OF VARIABILITY

This statement is applicable to Specifications Page 3 of the Individual Variable Deferred Annuity Contract Forms 06-VA-5 and 06-VA-5U and Extra Credit Endorsement, Form 10-ECE-1.

### Specification Page 3

#### Forms 06-VA-5 Rev. 06/10 and 06-VA-5U Rev. 06/10

Initial Purchase Payment: \$100 - \$25,000

Annuity Payout Date: Date chosen by Annuitant

Type of Plan: Non-qualified Plan

Qualified Plan: TSA/403(b), 401(k), SEP-IRA, Roth IRA, Roth Conversion IRA, 457, Simple IRA, Pension/Profit Sharing, Other

The ranges for the **Charges** section are as follows.

Annual Contract Administrative Charge: \$30.00 - \$50.00

Transfer Fee: \$0 - \$25

Mortality and Expense Risk Charge: 1.00% - 1.75%

Administrative Expense Charge: 0.15% - 0.50%

#### Table of Contingent Deferred Sales Charge Factors

Year of Purchase Payment	Contingent Deferred Sales Charge Factors
1 <sup>st</sup>	9%
2 <sup>nd</sup>	8%
3 <sup>rd</sup>	7%
4 <sup>th</sup>	6%
5 <sup>th</sup>	5%
6 <sup>th</sup>	4%
7 <sup>th</sup>	3%
8 <sup>th</sup>	2%
9 <sup>th</sup>	1%
10 <sup>th</sup> and later	0%

## Statement of Variability continued

**The following is applicable to the bracketed Baseline Total Purchase Payment Amount and the percent credited on Purchase Payments found within the provisions of the Endorsement, Form 10-ECE-1.**

Baseline Total Purchase Payment Amount – the amount established as the baseline for use in determining the percent credited to the contract:  
\$100,000 to \$1,000,000

Percent of Purchase Payments credited to contract *until* the total purchase payments exceed the Baseline Total Purchase Payment Amount: 1% to 10%

Percent of Purchase Payments credited to contract for total purchase payments *after* the Baseline Total Purchase Payment Amount is met: 1% to 10%

Percent of Purchase Payments credited to contract in the first contract year when the total purchase payments exceed the Baseline Total Purchase Payment Amount: 1% to 10%

Date: March 5, 2010