

**State:** Arkansas **Filing Company:** The Ohio National Life Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** New Product Life Illustration Certification PRESTIGE VALUE III  
**Project Name/Number:** New Life Illustration Certification PRESTIGE VALUE III/

## Filing at a Glance

Company: The Ohio National Life Insurance Company  
Product Name: New Product Life Illustration Certification PRESTIGE VALUE III  
State: Arkansas  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 11/06/2012  
SERFF Tr Num: ONFS-128750776  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num: NEW PRODUCT LIFE ILLUSTRATION CERTIFICATION PRESTIGE VALUE III  
Implementation: On Approval  
Date Requested:  
Author(s): Doris Jackson, Noreen Luptowski, ALMI, ACS, Peggy Johnson, Katherine Skerchock  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 11/13/2012  
Disposition Status: Accepted For Informational Purposes  
Implementation Date:  
State Filing Description:

State: Arkansas Filing Company: The Ohio National Life Insurance Company  
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**General Information**

Project Name: New Life Illustration Certification PRESTIGE VALUE III Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 11/13/2012  
 State Status Changed: 11/13/2012  
 Deemer Date: Created By: Noreen Luptowski, ALMI, ACS  
 Submitted By: Noreen Luptowski, ALMI, ACS Corresponding Filing Tracking Number:

Filing Description:  
 Please see attached New Product Life Illustration Certification under the Supporting Documentation tab.

**Company and Contact**

**Filing Contact Information**

Noreen Luptowski, Life Product Development Assistant Noreen\_Luptowski@ohionational.com  
 One Financial Way 513-794-6498 [Phone]  
 Cincinnati, OH 45242 513-794-4522 [FAX]

**Filing Company Information**

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

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50 Ohio Filing fee  
 Per Company: No

Company	Amount	Date Processed	Transaction #
The Ohio National Life Insurance Company	\$50.00	11/06/2012	64631747

SERFF Tracking #: ONFS-128750776 State Tracking #: Company Tracking #: NEW PRODUCT LIFE ILLUSTRATION CERTIFICAT...

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/13/2012	11/13/2012

SERFF Tracking #:

ONFS-128750776

State Tracking #:

Company Tracking #:

NEW PRODUCT LIFE ILLUSTRATION  
CERTIFICAT...

State:

Arkansas

Filing Company:

The Ohio National Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

New Product Life Illustration Certification PRESTIGE VALUE III

Project Name/Number:

New Life Illustration Certification PRESTIGE VALUE III/

## Disposition

Disposition Date: 11/13/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	New Product Life Illustration Certification		Yes

**SERFF Tracking #:** ONFS-128750776      **State Tracking #:**      **Company Tracking #:** NEW PRODUCT LIFE ILLUSTRATION CERTIFICAT...

**State:** Arkansas      **Filing Company:** The Ohio National Life Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	New Product Life Illustration Certification		
Comments:			
Attachment(s):			
LIC AR 2012 New Prod Illus Cert_PVIII.pdf			



November 1, 2012

Mr. Jay Bradford  
Insurance Commissioner  
Department of Insurance  
1200 W. Third Street  
Little Rock AR 72201-1904

Re: **The Ohio National Life Insurance Company**  
**New Product Certification** - Life Insurance Illustration Regulation

**NEW PRODUCT TO BE LAUNCHED JANUARY 2013 (subject to approval)**

06-PW-42.1 Whole Life Insurance Policy

*PRESTIGE VALUE III*

06-PW-42.1U Whole Life Insurance Policy, Unisex

Dear Mr. Bradford:

In compliance with the Life Insurance Illustration Regulation and as my **New Product Certification**, I hereby certify as follows:

I am Vice President, Life Product Management of The Ohio National Life Insurance Company, and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors on October 7, 2011 to be the illustration actuary for all plans of insurance subject to the Life Insurance Illustration Regulation for your state. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

A listing of those plans of insurance being marketed in your state and subject to the requirements of the Regulation is attached and marked Exhibit ONLIC 11/01/2012. **Any new products / enhancements / changes are marked as such in a special block on the Exhibit.**

Scales used in illustrating non-guaranteed elements for the plans of insurance described above meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board:

They pass both the self-support test and the non-lapse-supported test.

Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

I have relied on data supplied by Laura J. Muse, FSA, MAAA and other members of Ohio National's actuarial staff, in making this certification.

I have not deviated from ASOP 24.



\_\_\_\_\_  
Peter Whipple, FSA, MAAA  
Vice President, Life Product Management

\_\_\_\_\_  
November 1, 2012

Date

Cc: Board of Directors

## THE OHIO NATIONAL LIFE INSURANCE COMPANY

The following is a list of individual life insurance plans currently being marketed in the state of **ARKANSAS** and subject to the Illustration Regulation. All were tested for compliance with the Regulation and all passed.

Policy Form	Policy Form Description	Plan Name**
<b>NEW PRODUCT TO BE LAUNCHED JANUARY 2013 (subject to approval)</b>		
06-PW-42.1/-42.1U*	Whole Life Insurance Policy/Unisex	<i>PRESTIGE VALUE III (PVIII)</i>
<b>NEW PRODUCT REPLACES:</b>		
06-PW-42.1/-42.1U*	Whole Life Insurance Policy/Unisex	<i>PRESTIGE VALUE WHOLE LIFE II (PVWLII)</i>
06-PW-42.1/-42.1U*	Whole Life Insurance Policy/Unisex	<i>PRESTIGE PERFORMANCE WHOLE LIFE (PPWL)</i>
06-PW-42.1/-42.1U*	Whole Life Insurance Policy/Unisex	<i>PRESTIGE XCEL WHOLE LIFE (PXWL)</i>
06-PW-42.1/-42.1U* w/Endorsement 07-PME-1	Whole Life Insurance Policy/Unisex	<i>PRESTIGE MAX WHOLE LIFE (PMWL)</i>

\* Rates are different for each Plan.

\*\* Plan could also be known by its initials which have been added for further clarification.