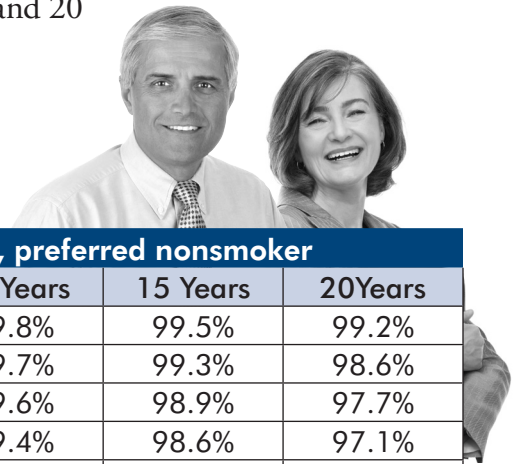


# Term or Permanent Life Insurance

## Is Term Insurance Really the Best Choice for You?

Are you considering purchasing a term life insurance policy? Although term is a great choice in some situations, you may find you need a permanent solution. With today's medical advances and increased life expectancies, you have a good chance of outliving your

term insurance. The chart below indicates at different ages the likelihood of surviving the given term periods of 10, 15 and 20 years.



### Probability of Surviving

Male, preferred nonsmoker				Female, preferred nonsmoker			
Issue Age	10 Years	15 Years	20 Years	Issue Age	10 Years	15 Years	20 Years
30	99.7%	99.0%	98.8%	30	99.8%	99.5%	99.2%
35	99.6%	99.1%	98.3%	35	99.7%	99.3%	98.6%
40	99.4%	98.7%	97.3%	40	99.6%	98.9%	97.7%
45	99.1%	97.8%	95.7%	45	99.4%	98.6%	97.1%
50	98.6%	96.6%	93.1%	50	99.0%	97.7%	95.4%
55	97.8%	94.5%	88.7%	55	98.6%	97.0%	93.6%
60	96.5%	91.8%	81.7%	60	98.1%	95.8%	90.5%

Probabilities assume the 5-class 2001 Valuation Basic Table 9/2009

### Benefits of Permanent Insurance

- Permanent insurance, whether whole life or universal life, can provide additional cash value, the opportunity to earn dividends and the opportunity to extend coverage for additional years.
- With permanent insurance, you can be comfortable knowing that, no matter when you die, your insurance will be there to protect your loved ones.

- With permanent insurance, your cash value is available to you during the life of your policy.

I've touched on a few, but I can show you more benefits to selecting permanent coverage. Or, should you decide to stay with term, I can demonstrate conversion-to-permanent options that might interest you later.

## Let's talk. Call me:

The Ohio National Life Insurance Company  
Ohio National Life Assurance Corporation  
One Financial Way  
Cincinnati, Ohio 45242  
Post Office Box 237  
Cincinnati, Ohio 45201-0237  
Telephone: 513.794.6100  
www.ohionational.com

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