

## WHOLE LIFE INSURANCE

# Pathways for a 20 pay

“Big dreams become possible with a bit of careful planning and hard work.” It’s a mindset Barb and Phil carefully instilled in their children – and more recently, one they want to pass on to their new granddaughter, Evelyn (but they love to call her “Evie.”) After diligently saving and planning for retirement, they’re financially comfortable and thinking about ways to give Evie a strong foundation for her future.

Whole life insurance played an important role in their own strategy, and now they’re looking for a policy for Evie with a unique balance. It should be able to provide a lifetime of value for her solely through the premiums they pay, but have opportunities for Evie and her parents to add additional coverage to the policy should they wish to enhance the value it can provide.

## Prestige 20 Pay: A legacy of love

After meeting with their financial professional, Barb and Phil find that balance through Prestige 20 Pay, a limited pay whole life policy. Some of the features they liked best include:

- Guaranteed death benefit and cash value accumulation
- A growing policy through potential dividends purchasing Paid Up Additions
- Protected future insurability through the Guaranteed Purchase Option rider
- Enhanced cash value distribution potential with preferred loans

Additionally, they decide to gift enough money to a trust to cover the policy’s 20-year premium commitment, ensuring resources will be available to complete their legacy of love.

With Prestige 20 Pay, Evie’s grandparents have secured lifelong protection while building a financial foundation that helps her turn dreams into a reality. Her policy can help her go to college, purchase a home, protect her own family, have flexible resources for life’s surprises, and even provide supplemental resources for her retirement one day. It’s a policy with a lifetime of value, thanks to a legacy of love from Grandma Barb and Grandpa Phil.

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# One product, many outcomes

Let's take a look ahead at how Evie's Prestige 20 Pay could help her down the road, especially at some key moments that could lie ahead in her life.



## Barb and Phil purchase Evie's Prestige 20 Pay policy



## Age 20: A learning opportunity of a lifetime

Evie worked hard in high school, helping her get accepted to the college of her dreams, and get an attractive package of scholarships and financial aid. But when the opportunity came to spend a semester abroad, her whole life policy helped provide the financial resource her family needed to confidently say, "Yes!" to an exciting learning adventure in Tokyo, Japan.



## Age 31: Goodbye, studio apartment

After landing (close to) her dream job after graduation, Evie follows the example her parents and grandparents set by living frugally and diligently saving her extra income. Now, she's ready to combine some of her savings with a loan from her policy to trade her flat for a cute cape cod in an up-and-coming neighborhood.



## Age 36: Following in their footsteps

While her boss credits her knack for leadership, Evie credits living by the principles she was taught by her parents and grandparents for her promotion. Something else she learned? She's dedicating a portion of her raise and bonuses to buying more protection through the Guaranteed Purchase Option rider on her policy.



## Age 58: A big dream becomes a reality

Just like her grandparents said, "Big dreams become possible with a bit of careful planning and hard work." And for Evie, that means "retiring" from her career as a successful business consultant to start a business of her own. Her life insurance policy has grown significantly over the years, and it helps provide the resources and collateral she needs to secure a loan and start the next chapter in her lifetime of adventures.

Visit [Prestigeforlife.com](https://prestigeforlife.com) to learn more about Prestige 20 Pay and other whole life offerings.

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