



Third Party Investment Advisor Authorization Form (For ONcore Variable Annuities)

Registered Investor Advisor Firm _____

Firm Address _____

City _____ State _____ Zip _____

Investment Advisor Representative _____

Phone _____ Fax _____

Contract Owner(s)

Name _____ Social Security # _____

Name _____ Social Security # _____

ONcore Variable Annuity Contract Number _____

In each section, please check the appropriate box(es):

1. Transfer Authorization

I/We, hereby authorize The Ohio National Life Insurance Company and its subsidiary, Ohio National Life Assurance Corporation (collectively referred to as "ONL"), to (a) release contract information to the above-named Advisor and its designated representative (collectively referred to as the "Advisor") and (b) comply with written, telephone or faxed transfer instructions by the Advisor with respect to the variable annuity contract designated above ("Annuity"). By this authorization, I/We acknowledge and agree that nonpublic personal information will be disclosed to the Advisor. ONL will use reasonable procedures to confirm that these instructions are authorized and genuine. As long as these procedures are followed, ONL, its affiliates, directors, trustees, officers, and employees will be held harmless for any claim, liability, loss or cost. This authorization shall remain in effect until the earlier of (1) the termination of this authorization by either the Owner(s) or the Advisor or (2) the full surrender of the annuity.

2. Fee Payment Authorization

I/We authorize ONL to comply with written requests by the Advisor to liquidate a given dollar amount in the Annuity to pay advisory fees ("Fees") under an advisory service agreement executed by Owner(s) and the Advisor. ONL has no responsibility or liability to determine that instructions received from the Advisor are in accordance with such agreement. Unless directed otherwise by the Owner(s), fees will be deducted pro-rata from the funds in underlying variable portfolios of the Annuity. I/We acknowledge and understand that withdrawals may incur surrender charges, which will require ONL to liquidate a larger percentage or dollar amount than the amount required to pay the Fees. I/We understand that, if applicable, withdrawals may impact rider values and benefits derived from the riders. Riders may also impact whether withdrawals may be made from the Fixed Accumulation Account. I/We expressly authorize ONL to liquidate such percentage or dollar amount. ONL has no duty to inquire into the amount of annuity value withdrawn.

2a. Redemption Tax Status

401(k) funding vehicles, IRA, SEP/IRA or 403(b) Annuity:

I/We declare that the Owner(s) is/are solely responsible for the fees and that I/we have executed an agreement with the Advisor which so states. ONL will not tax report fee liquidations from qualified annuities, but reserves

the right to change this tax reporting position at any time upon written notice to the Owner and the Advisor. Such a change will not alter the future payments authorized under this form.

Non-qualified Annuity:

I/We understand that liquidation of Annuity units to pay fees for nonqualified annuities are considered to be constructive income to the Owner(s) to the extent of the contract gain and therefore are subject to income tax and may be subject to a 10 percent federal penalty tax for premature distributions.

2b. Income Tax Withholding

Federal law requires ONL to withhold income tax from any distribution that is subject to tax unless the Owner(s) request that ONL not withhold. Withholding applies only to the portion of any distribution that is subject to federal income tax. The Owner(s) may not elect out of withholding unless the Owner(s) have provided ONL with a Social Security/Taxpayer I.D. Number and certified that he/she is not subject to backup withholding. If the Owner(s) elect(s) no withholding, or if the Owner(s) do(es) not have enough tax withheld from the distribution, the Owner(s) may have to pay an estimated tax. If the withholding and estimated tax payments are insufficient, the Owner(s) may be penalized under the estimated tax rules. Some states have enacted state tax withholding. Generally, however, an election out of federal tax withholding is also an election out of state tax withholding. I/We elect the following with respect to the payment of fees under this Authorization:

I/We do not want federal income tax withheld from any withdrawals.

I/We understand that federal income tax will be withheld from any withdrawals. Please withhold ___% Federal and _____ % State income tax from any taxable portion of any withdrawal. If no percentage is stated, ONL will withhold the required maximum amount under federal and state law.

3. Disclaimer and Indemnification

ONL makes no representation or warranty by accepting instructions concerning the tax treatment of the payment of fees under the Internal Revenue Code, as amended, or otherwise. ONL has no responsibility or liability for any taxes, penalties, and/or interest (individually and collectively referred to as "Loss") arising out of any Advisor- initiated transfer or withdrawal. ONL is not responsible and has no liability for any Loss incurred by the Owner(s) as a result of the transactions contemplated by this Authorization except in the event that the Owner(s) suffer(s) any such Loss as a result of the willful misconduct of ONL, its employees or agents in processing withdrawal requests made by the Advisor.

4. Investment Allocation Services Agreement

4.1 The Owner(s) and the Advisor agree that the cost of any investment advisory services provided by the Advisor will be deducted from the assets of the Annuity from time to time as described above in Section 2.

4.2 The Owner(s) and the Advisor agree that the Owner(s) shall be solely responsible for the payment of the fee and that ONL shall not have any liability whatsoever for payment thereof. The fee shall be deducted directly from the assets of the Annuity and forwarded by ONL to the Advisor.

4.3 If the assets of the Annuity are insufficient to pay the fee or if the fee should fail to be paid for any reason whatsoever, the Advisor shall have no right to collect the fee from ONL. The Advisor's right to receive payment of the Advisor's fee in the manner described in this Authorization is limited solely to the assets of the Annuity.

4.4 The Owner(s) acknowledge(s) that ONL makes no representation or warranty, either by accepting any instructions from the Advisor to reallocate among the investment options provided under the Annuity (the "Services") or otherwise, concerning the tax treatment of the deduction of the cost of the Services described herein under the Internal Revenue Code or otherwise. ONL has no responsibility or liability with respect to the transactions contemplated by this Authorization.

5. Signature

(Your signature is required to authorize ONL to make this Third Party Investment Advisor Authorization effective. If the Owner is a minor, the Custodian or Guardian must sign on the minor's behalf.)

This Authorization will remain in full force and effect until revoked by Owner(s) or the Advisor by a written notice received at ONL's home office, or under the applicable terms of Section 1. The Owner(s) hereby certify(ies), under penalty of perjury, that he/she is not subject to a backup withholding order under section 3406(c) of the Internal Revenue Code. In addition, the Owner(s) hereby certify(ies), under penalty of perjury, that the social security or tax identification number(s) shown on this form is/are correct.

Contract Owner(s)
Signature: _____ Date _____

Contract Owner(s)
Signature: _____ Date _____

Witness Signature: _____ Date _____

Advisor's Signature: _____ Date _____

Advisory Fees are to be made payable and sent to: _____