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Investment Objective: The JPMorgan Insurance Trust Small Cap Core Portfolio seeks to provide capital growth over the long-term by investing primarily in equity securities of small companies.

Investment Strategy: The Portfolio invests primarily in equity securities of small cap companies with market capitalizations similar to those within the universe of the Russell 2000 Value Index. The Portfolio seeks companies with strong business trends and attractive market sentiment and employs a disciplined, systematic portfolio construction process to minimize uncompensated risks relative to the benchmark.

Portfolio Manager: Dennis S. Ruhl, vice president, is the head of the U.S. Behavioral Finance Small Cap Equity Group. A member of the team since 2001, Dennis also acts as a portfolio manager and leads the group's quantitative research effort. An employee since 1999, Dennis previously worked on quantitative equity research (focusing on trading) as well as business development. Dennis holds dual bachelor's degrees in mathematics and computer science and a master's degree in computer

science, all from MIT. He is the former New York and National Chair of the Board of Minds Matter, a non-profit mentoring organization, and is also a board member of the MIT Club of New York and regional vice chair of the MIT Educational Council. Dennis is a CFA charterholder.

Christopher T. Blum, managing director, is the CIO of the U.S. Behavioral Finance Group responsible for the Intrepid and Behavioral Small Cap strategies. He rejoined the firm in 2001, as a portfolio manager and headed the U.S. Behavioral Finance Small Cap Equity Group. Before that, Chris spent two years as a research analyst responsible for the valuation and acquisition of private equity assets at Pomona Capital. Prior to that, he spent over three years in the U.S. Structured Equity Group at J.P. Morgan where he focused on structured small-cap core and small-cap value accounts. Christopher earned his B.B.A. in finance at the Bernard M. Baruch School for Business and is a CFA charterholder.

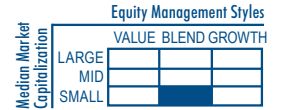
The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity and increased price volatility than with large-cap companies.

Top Portfolio Holdings*

1. Skyworks Solutions, Inc.	1.1%
2. Cash America International, Inc.	1.0%
3. Regal-Beloit Corp.	0.9%
4. JDA Software Group, Inc.	0.9%
5. Rock-Tenn Co. - Class A	0.8%
6. Deluxe, Inc.	0.8%
7. Sybase, Inc.	0.8%
8. EXCO Resources, Inc.	0.7%
9. Chiquita Brands International, Inc.	0.7%
10. Wabtec Corp.	0.7%

Top Sector Weightings*

1. Financials	21.0%
2. Industrials	16.3%
3. Consumer Discretionary	15.8%
4. Health Care	14.1%
5. Information Technology	14.0%
6. Materials	4.8%
7. Energy	4.3%
8. Short-Term Investments	2.7%
9. Utilities	2.7%
10. Consumer Staples	2.5%



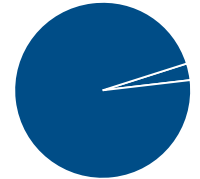
Portfolio Facts

Net Assets \$63.7 Million
 Inception Date 1/1/10

Benchmark

Russell 2000 Index

Portfolio Composition



97.0% Equities
 3.0% Short-Term Investments

For registered products this information must be preceded or accompanied by prospectuses. Variable products are sold by prospectuses, which contain more complete information including fees, contingent deferred sales charges and other costs that may apply.

Contact your registered representative or visit <http://fundinfo.ohionational.com> to obtain current prospectuses. Please read the product and fund prospectuses carefully before you invest or send money. Investors should consider the investment objectives, strategies, risk factors, charges and expenses of the underlying variable portfolios carefully before investing. The fund prospectus contains this and other information about the underlying variable portfolios.

Variable products, and their underlying portfolios, are not insured or guaranteed by the FDIC or any other government agency, are not a deposit and are subject to risk, including loss of principal. Variable annuities are long-term investment vehicles designed for retirement purposes. Withdrawals from annuities are subject to applicable surrender charges, ordinary income tax, and if taken prior to age 59½, a 10 percent federal tax penalty may apply. Variable life insurance is an insurance product with investment features. It is most appropriate when there is a need for life insurance protection. If tax-free loans are taken, and the policy lapses, a taxable event may occur. Loans and withdrawals from life insurance policies that are classified as modified endowment contracts may be subject to tax at the time the loan or withdrawal is made. Loans and withdrawals reduce the death benefit, cash surrender value and any living benefit amount. Consult a qualified tax adviser regarding individual circumstances.

Variable annuities are sold by prospectuses.

Product availability varies by state.

Some portfolios contain different investments than similarly named retail funds offered by the portfolio manager. Investment results may be higher or lower.

* The information presented regarding the portfolio's holdings, weightings and composition are accurate as of the date indicated and are subject to change at any time.