

DISABILITY INCOME INSURANCE

CONTINUON INCOME SOLUTIONS® II

Different levels of coverage for different budgets

NAME: Ethan, age 35
OCCUPATION: Attorney
OCCUPATION CLASS: 6A
ELIMINATION PERIOD: 90 days
BENEFIT PERIOD: To age 70

See how Ethan, an attorney, can customize his DI coverage to accommodate three different budgets:

	$$$	$$	$
Benefit	$10,000 base monthly benefit	$5,000 base monthly benefit	$100 base monthly benefit
Annual Renewable Disability Income (ARDI) rider	N/A	$5,000 ARDI monthly benefit	$9,900 ARDI monthly benefit
Definition of disability	Pure Own Occ	Modified Own Occ	Modified Own Occ
Mental Disorder/ Substance Abuse (MDSA)	Unlimited MDSA	Unlimited MDSA	2-year MDSA limitation
Residual rider	Enhanced Residual	Enhanced Residual	Basic Residual
Cost of Living rider	2-6% Compound COL	3% Simple COL	3% Simple COL
Guarantee of Physical Insurability (GPI) rider	$10,000 GPI	$10,000 GPI	$10,000 GPI
Annual premium	**$4,240**	**$3,153**	**$2,251**

See terms and definitions on back

Ohio National Financial Services®

Terms and definitions

Annual Renewable Disability Income (ARDI) rider
Low initial premium increases annually until age 55 with option to convert to level premium, up to age 50.

Definition of disability
- Modified "own occ" (included with base)
  You receive full benefits tied to your own occupation while not employed elsewhere.

- Pure "own occ" (rider)
  Allows you to still receive full benefits tied to your own occupation even when employed elsewhere.

Mental disorder/substance abuse coverage
- 2-year (included with base)
  Provides coverage for two years (unless hospital confined) for disabilities resulting from mental and substance abuse disorders.

- Unlimited (rider; removes two-year limitation for most occupations)
  Provides coverage up to the maximum benefit period for disabilities resulting from mental and substance abuse disorders.

Residual Disability riders
For when you are still working but suffering a loss of income, time and/or duties. Choose from basic or enhanced.

Cost of Living (COL) riders
Adjust monthly benefit when a disability continues beyond one year. Choose from 3 percent simple or 2 to 6 percent compound.

Guarantee of Physical Insurability (GPI) rider
Allows you to increase your benefit annually, up to age 60, with only financial proof of insurability.

Contact your Ohio National financial professional today.

Disability income insurance policies issued by Ohio National Life Assurance Corporation. Product, product features and rider availability vary by state. Guarantees are based upon the claims-paying ability of the issuer. Disability income insurance is not available in CA. Issuers not licensed to conduct business in NY.

The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your financial professional or the company.

Tracing its corporate origins to 1909, Ohio National markets a variety of insurance and financial products in 49 states (except New York), the District of Columbia and Puerto Rico, and through affiliated operations in South America. We are committed to building long-term relationships with our customers and to providing them with solutions as their needs change over time.

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