



# Balancing Two Budgets



**Small Business  
Strategies & Solutions**

**Business Overhead Expense  
(BOE)**

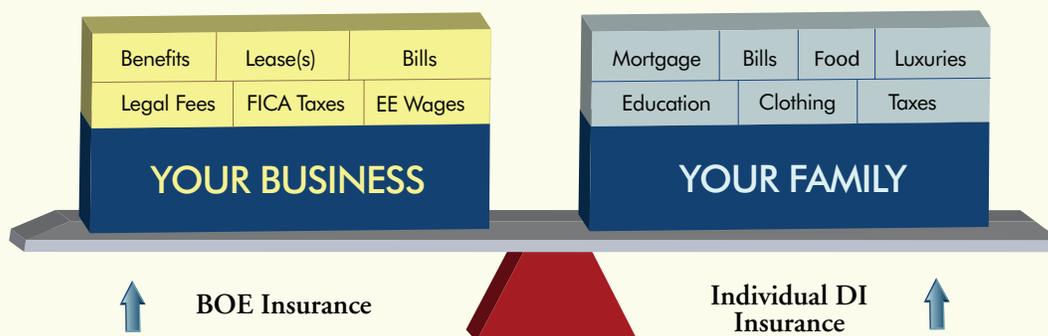
# Disability could mean double jeopardy.

For self-employed professionals and owners of small businesses, the threat of disability can present financial problems on two fronts. Should you become too sick or hurt to work, how would you replace your income for your personal expenses, and how would you continue paying your business expenses?

Your business financial obligations don't stop, even if you are disabled. Creditors may be understanding, but they won't forgive debt obligations. Review the Business Overhead Expense (BOE) summary below to consider your options:

## Balancing Two Budgets

Protecting your business and your personal budgets from disability doesn't have to be a balancing act.



## The Situation

As a business owner, you have two budgets to balance – one for your business and another for your family. If you become disabled, you don't want to be in a position to have to use your personal disability income (DI) insurance benefits to keep your business doors open. What you want is a policy tailored to your specific business needs.

## The Solution

The answer is to own both Ohio National's BOE insurance policy and an individual disability income insurance policy. These policies can provide you with solutions tailored to your personal and your business needs.

## The Facts

Sixty-four percent of wage earners believe they have a 2 percent or less chance of being disabled for 3 months or more during their working career.<sup>1</sup> The actual odds for someone entering the workforce today are about 25 percent.<sup>2</sup>

<sup>1</sup> Council for Disability Awareness, *Disability Divide Consumer Awareness Study, 2010*

<sup>2</sup> U.S. Social Security Administration, *Fact Sheet February 7, 2013*

## How Much Money Would You Need?

### Monthly Business Expenses to Consider

Rent	\$ _____	Employees' wages and benefits*	\$ _____
Gas, electricity	\$ _____	Insurance (malpractice, errors & omissions, fire, casualty and liability)	\$ _____
Telephone	\$ _____	Business laundry	\$ _____
Water	\$ _____	Routine equipment maintenance	\$ _____
Mortgage interest	\$ _____	Subscriptions - Professional journals	\$ _____
Mortgage principal	\$ _____	Membership dues - Association(s)	\$ _____
Equipment loan interest	\$ _____	Accountants' fees	\$ _____
Equipment loan principal	\$ _____	Legal fees	\$ _____
Other loan principal related solely to the business or its ability to function	\$ _____	Replacement salary expense**	\$ _____
Other interest payments related solely to the business or its ability to function	\$ _____		
Property taxes	\$ _____		
Equipment rental	\$ _____		



**Total Monthly Business Overhead Expenses**

\$ \_\_\_\_\_

*\*Salaries of members of your family are covered, provided that the family member (who is related to you by either blood or marriage) was a paid employee of the business during the last 180 days prior to the time your disability began. No salary increase made while you are disabled will be a covered business expense.*

*\*\*Up to 75 percent of compensation not to exceed 50 percent of base benefit*

You have worked hard to build your business. Business Overhead Expense insurance from Ohio National can help you keep what you've worked so hard to establish. Talk to your financial professional today about how you can protect your financial foundation.

Life insurance, saving for retirement and protecting your income are all essential components of sound financial planning. However it's one thing to know you need those products and another to know which insurance company you can entrust with this important decision.

So what distinguishes Ohio National from other companies?

### Financial Strength

Major independent analysts of the insurance industry give Ohio National high ratings for claims-paying ability and financial strength. For details, visit [www.ohionational.com/About Ohio National/Financials and Ratings](http://www.ohionational.com/AboutOhioNational/FinancialsandRatings).

### High-Performance Products

Ohio National has a long tradition of maintaining remarkably competitive individual life insurance, disability income insurance and annuity products.

### Mutual Heritage

Because of Ohio National's mutual company heritage and strong organizational structure, the management view is long-term. The company is free from the pressure for short-term results – driven by the 90-day earnings cycle, for example – under which stock companies, including many major insurers operate. Ohio National's emphasis has always been on prudent, conservative long-term management in the best interests of our policyholders.

# ContinuON Income Solutions®

Because life  
doesn't stop  
at disability®

*Tracing its corporate origins to 1909, Ohio National today markets a variety of insurance and financial products in 47 states (all except Alaska, Hawaii and New York), the District of Columbia and Puerto Rico, with subsidiary operations in Santiago, Chile. We are committed to building long-term relationships with our customers and to providing them with solutions as their needs change over time.*

*Note: This brochure provides a general (not comprehensive) description of disability income and business overhead expense insurance policies issued by Ohio National Life Assurance Corporation. It is not part of the policy. For more detailed information, please see brochures on specific coverages or refer to a complete proposal containing a description of particular benefits, limitations and exclusions.*

*Product, product features and rider availability vary by state. Guarantees are based upon the claims-paying ability of the issuer. Disability income insurance not available in CA. Issuers not licensed to conduct business and products not distributed in AK, HI or NY.*

*Non-Cancellable Policy Forms 11DI-1 and 11DI-2; Guaranteed Renewable Policy Form 93-DI-62; Business Buy-Sell Policy Form 13DB-1; Business Overhead Expense Policy Form 13DE-1; Residual Income Rider Forms 11DRI-1 and 11DRI-2; Cost of Living Rider Form 13DCL-1; Guarantee of Physical Insurability Rider Forms 11DGP-1, 13DGB-1, 13DGI-1; Waiver of Waiting Period While Hospital Confined Rider Form 93-DWW-1; Social Insurance Supplement Rider Forms 11DSI-1 and 93-DSI-2; Extended Benefit Rider Form 13DEB-1; Catastrophic Disability Benefit Rider Form 11DCT-1; Additional Monthly Benefit Rider 13DSM-1 and any state variations.*

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