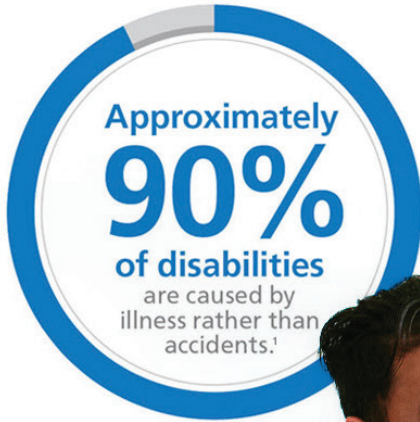


# Help protect your income and your livelihood



## Know your odds

Earning an income is key to your financial foundation. What would happen if you were unable to work due to sickness or injury?

Disability often strikes out of nowhere and can be both financially and emotionally devastating. Most people believe they are insulated from disability, but the likelihood of suffering an income-interrupting sickness or injury is greater than you think.

## A simple solution

Individual disability income (DI) insurance is being made available to you through your employer. This program offers you the following benefits:



### Bolsters existing coverage

Supplements DI insurance already in place including group long-term disability coverage through your employer



### Easy underwriting process

No financial documentation required and only a few qualifying questions to answer. No labs, medical exams or detailed medical questions.



### Coverage that's yours to keep

You own the policy and can keep it – along with the permanent premium discount – even if you change employers



### Guaranteed level premiums

Premium will not increase before age 65 even if you make a claim



### Guaranteed security

Your policy will not be cancelled as long as you pay your premiums

You can protect your dreams for the future with simple choices you can make today. Talk to your Ohio National financial professional to discuss your income protection needs.

Disability income insurance policies contain exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For complete details of coverage, refer to the summary details of the proposed policy included with your offer.

<sup>1</sup>Council for Disability Awareness, Long-Term Disability Claims Review, 2013.

<sup>2</sup>GenRe, U.S. Individual DI Risk Management Survey 2011, based on claims closed in 2010.

<sup>3</sup>U.S. Social Security Administration Fact Sheet, Feb. 7, 2013. Graph based on length of average group long-term disability claim relative to 40-year working career.

The statistics cited are not derived from the policy advertised and can include disabilities that are not covered by the terms of the policy.

Disability income insurance policies issued by Ohio National Life Assurance Corporation on policy Form 16DI-1 and any state variations. Product, product features and rider availability vary by state. Disability income insurance is not available in CA. Issuer not licensed to conduct business in NY.

Tracing its corporate origins to 1909, Ohio National markets a variety of insurance and financial products in 49 states (all except NY) and in 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. Ohio National has received high marks for financial strength and claims-paying ability from major rating agencies.

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Financial Services®

*Life changes. We'll be there.®*