

DISABILITY INCOME INSURANCE

CONTINUON INCOME SOLUTIONS® II

Summary of Coverages

Ohio National Financial Services®

Life changes. We'll be there.®

Our mission is to make a difference in your life by helping you achieve financial security and independence today – and for generations to come.

ContinuON Income Solutions® II

More features. More flexibility. More value.

Your ability to earn income is a valuable asset that can – and should – be well protected. Income may be difficult to replace during a long-term disability. Once you are disabled, there are few options for long-term financial help.

Ohio National's ContinuON Income Solutions® II offers a broad and diverse portfolio to cover the income protection needs of both individuals and small business owners. Flexible policy design, a wide range of outstanding features and some of the industry's best rates make this one of the most comprehensive and competitive DI portfolios available today.

Our Non-Cancellable Policy

- Provides affordable and highly customizable income protection for physicians, small business owners and other individuals serving in professional, executive, white-collar and gray-collar technical occupations

Our Business Overhead Expense (BOE) Policy

- Provides funds to cover certain business operating expenses in the event the small business owner becomes disabled
- Policy reimburses covered expenses and helps ensure the business stays viable while an owner is unable to work

Our Disability Buy-Sell Policy

- Provides for effective ownership transfer in the event a key owner-employee becomes disabled

Our Guaranteed Renewable Policy

- Offers solid income protection to blue-collar workers at a competitive price. Premium increases may only occur for all policyholders in a specific state and occupational class
- Restrictive conditions for raising premiums help keep the Guaranteed Renewable product a great value at affordable rates

Please note: The description for each policy is a summary only. It is not an insurance policy. In case of any discrepancy between this summary and the policy, the terms set forth in the actual insurance policy will prevail. Please consult your financial professional for a complete description of the actual policy and its benefits.

Non-Cancellable Policy

Summary of coverage

Specifications	Non-Cancellable
Premium structure	Scheduled premiums remain level for the entire benefit period.
Issue ages	18-70
Issue and Participation Limits by occupation class	<table><tr><th>Occupation classes</th><th>IDI Issue Limit</th><th>Max with other IDI</th><th>Max with Group LTD</th></tr><tr><td>6M, 5M, 4M, 3M</td><td>$17,000/mo.</td><td>$25,000/mo.</td><td>$30,000/mo.</td></tr><tr><td>6A, 5A, 4A, 3A</td><td>$20,000/mo.</td><td>$30,000/mo.</td><td>$30,000/mo.</td></tr><tr><td>2A[1]</td><td>$10,000/mo.</td><td>$10,000/mo.</td><td>$15,000/mo.</td></tr></table> [1]Combination of Base benefit and SIS Rider required for maximum
Renewability	Non-Cancellable and Guaranteed Renewable to age 65, to age 67 or to age 70 depending on benefit period selected, at stated guaranteed premiums. Thereafter, the policy may be renewed so long as it was in force for the prior policy year, the insured is not receiving benefits and is not eligible to receive benefits, and the insured is regularly employed at least 30 hours a week and receiving wages, compensation or profit.
Maximum benefit periods[2]	Two years; five years; 10 years; to age 65; to age 67 or to age 70
Elimination periods[3]	60, 90, 180 and 365 days. If a period of disability from the same or a related cause is broken by 365 days or less, all the days of disability count toward the elimination period.
Definition of total disability	**All classes:** The insured has a total disability or is totally disabled if, due to a sickness or injury, in and of itself, he or she is not able to perform the material and substantial duties of his or her regular occupation and is not working in any other occupation for wages, compensation or profit. The insured must be under a physician's regular care and treatment, which is appropriate for the condition causing the total disability. Appropriate care includes a plan between the insured and his or her physician that addresses goals for treatment and recovery, coordinates care among all physicians involved in the treatment of the injury or sickness causing the total disability and addresses the insured's functional status. If continued medical treatment will not improve the insured's condition, Ohio National may waive this requirement.
Presumed total disability	Presumes total disability if the insured sustains the total loss of use of both hands, use of both feet, or the use of one hand and one foot; or completely loses the sight in both eyes, the hearing in both ears or speech. When total disability is presumed, the elimination period is waived and benefits are paid even if the insured still works.
Waiver of premium	If insured is totally disabled for at least 90 days or the elimination period, whichever is less, we will waive premiums that come due while totally disabled. Any premiums due and paid during this period will be refunded.
Hospice care	If the insured is totally disabled due to an injury or sickness, and is under a physician ordered plan of care for hospice services, and is receiving hospice services through an accredited organization, we will waive the unexpired portion of the elimination period. Benefits will be paid from the date the plan of care is initiated for hospice services. The benefit will be paid as long as the total disability continues, up to the maximum benefit period.
Survivor	If the insured dies after satisfying the elimination period, and was receiving benefits at the time of death, we will pay the remainder of the base monthly benefit during the month of the insured's death, plus two additional monthly benefits. No additional benefits will be paid under the Survivor Benefit after the expiration of the maximum benefit period.
Definitions of injury and sickness	Injury is defined as any accidental bodily injury caused by a singular and distinct event sustained while this policy is in force. Sickness is defined as an illness or disease first manifested while this policy is in force including complications due to pregnancy or childbirth.
Recurrent disability	If total disability stops and then starts again within 365 days due to the same or a related injury or sickness that caused the total disability, the two periods of total disability will count as one. The insured will not have to satisfy a new elimination period if already met and the same maximum benefit period will continue to apply to the total disability.

[2]Maximum benefit period is the longest period that benefits will be paid for one total disability from the same or related cause.
[3]Elimination period, generally, is the period of time the insured must be totally disabled before benefits begin.

Non-Cancellable Policy
Summary of coverage

Specifications	Non-Cancellable
Cosmetic or transplant surgery	If the insured is totally disabled due to cosmetic or transplant surgery, benefits will be paid. The transplant must occur more than six months after the issue date. If so, the elimination period will be waived. The elimination period must be satisfied in order to receive benefits for total disability due to cosmetic surgery.
Voluntary suspension during military duty	The insured may suspend the policy while on active duty in the armed forces. While suspended, the policy is not in force, no premiums are due and the insured has no coverage. When active duty ends, the insured may reactivate the policy by giving us notice and paying premiums.
Voluntary suspension during unemployment	The insured may suspend the policy while unemployed and receiving state or federal unemployment benefits. While suspended, the policy is not in force, no premiums are due and the insured has no coverage. Suspension will end the earlier of: one year after the date suspension began; or the date we receive the insured's notice to end the suspension.
Occupational rehabilitation	Ohio National may help pay for an occupational rehabilitation program intended to facilitate the insured's return to work, if we are paying benefits under the policy and approve the program.
Limitations	**Pre-existing Conditions:** Benefits will not be paid for a total disability that is caused by, results from or relates to: any illness, condition or disorder expressly excluded by a special exceptions endorsement; or a pre-existing condition that starts within two years following the policy date and that was misrepresented or not disclosed on the application. **Mental Disorder/Substance Abuse:** If any mental disorder or substance abuse or both are the primary cause of total disability, we will pay benefits for not more than a cumulative total of two years during the lifetime of the policy, unless the insured is continuously confined to a hospital where he or she is receiving care or treatment on a regular basis. **Residing outside the United States or Canada:** We will stop paying benefits if the insured resides outside the United States (and its territories, including Puerto Rico and District of Columbia) or Canada for more than three consecutive months. If the insured returns to the United States or Canada, we will begin paying benefits once we receive proof the insured is totally disabled.
Exclusions	No benefits will be paid for any total disability caused by, contributed to, related to, or that results from: war, an act of war, or an act incident of war, whether civil or among nations, declared or undeclared; or active military service when scheduled active duty is more than 30 consecutive days; or an injury or sickness we have excluded by name or specific description in a special exceptions endorsement attached to the policy; or the insured committing, or attempting to commit, a felony; or the insured being engaged in an illegal occupation; or an intentionally self-inflicted injury or sickness, while sane or insane. Monthly benefits are not payable during any period while the insured is incarcerated or under court-ordered detention; or if the insured's material and substantial duties normally require him or her to be licensed with a federal, state, or industry regulatory body, during any period that the license has been surrendered, suspended or revoked, due to actual or alleged misconduct or malpractice.

Non-Cancellable Policy
Optional rider benefits

Specifications	Non-Cancellable
Own Occupation Rider Replaces the policy definition of total disability	The insured has a total disability or is considered totally disabled if, due to a sickness or injury, in and of itself, he or she is not able to perform the material and substantial duties of his or her regular occupation. If an insured's regular occupation on the date of disability is limited to a professionally-recognized specialty in medicine, dentistry or law within the scope of his or her degree or license, we will deem that specialty to be the insured's regular occupation.
Residual Disability Riders	There are two residual riders available. Both riders pay a percentage of the total disability benefit during a qualifying period of residual disability.

Non-Cancellable Policy

Optional rider benefits *continued*

Specifications	Non-Cancellable
Residual Disability Riders (continued)	**Enhanced Residual** Available for all occupation classes For the first six months of disability, the insured is considered residually disabled if due to sickness or injury, he or she is not totally disabled as defined in the policy, is working and suffers a loss of time or duties in any occupation. After the first six months of disability, to continue to qualify for a Residual Disability benefit, the insured must also show at least a 15 percent loss of monthly earnings and the loss must be solely the result, directly and apart from any other cause, of an injury or sickness as defined in the policy. The Enhanced Residual Monthly Benefit is based on the loss of monthly earnings. Total disability benefits are paid if loss of monthly earnings is more than 75 percent. For the first six months that the insured is paid a residual disability benefit, such benefit will not be less than 50 percent of the base monthly benefit for total disability. A Transitional Return to Work Benefit is payable, after a period for which the insured has been paid a disability benefit, if he or she is working full-time in any occupation, is not entitled to a total or residual benefit and can demonstrate that the minimum 15 percent loss of earnings is due to the previous disability. This benefit is payable up to the maximum benefit period. **Basic Residual** Available for all occupation classes The insured is considered residually disabled if due to sickness or injury, he or she is not totally disabled as defined in the policy, is working and suffers a loss of time or duties in any occupation. In addition, the insured must also show at least a 15 percent loss of monthly earnings and the loss must be solely the result, directly and apart from any other cause, of an injury or sickness as defined in the policy. The Basic Residual Monthly Benefit is based on the loss of monthly earnings, up to a maximum of 50 percent of the base monthly benefit for total disability. For the first six months that the insured is paid a residual disability benefit, such benefit will not be less than 50 percent of the base monthly benefit for total disability.
Removal of Mental Disorder/Substance Abuse Limitation Rider	This rider removes from the base policy the two-year limitation on benefits for disabilities resulting from Mental Disorders or Substance Abuse. This rider allows benefits for these disorders to be paid up to the maximum benefit period.
Annual Renewable Disability Income (ARDI) Rider	This rider provides an additional monthly benefit if the insured is totally disabled (or residually disabled if a Residual Disability Rider is part of the policy). A Conversion Benefit is included that, after the rider has been in force at least three years or the insured is age 28, whichever occurs later, the insured may convert all or part of the additional monthly benefit to base monthly benefit under the policy. No proof of insurability is required at that time. Premium rates for the conversion amount will be the same premium rates used for the policy and will be based upon the insured's risk class for the policy and his or her age and sex as of two years prior to the conversion date.
Cost of Living (COL) Riders	There are two COL riders available. Both riders adjust the monthly benefit when a disability continues beyond one year. If the insured is disabled for more than 12 months, we will increase the amount of the base monthly benefit to be paid under the policy, the amount of additional monthly benefit paid under the Annual Renewable Disability Income Rider and the amount of the extra benefit paid under any Social Insurance Supplement Rider that are part of the policy. We will make this adjustment on each anniversary of the onset of disability. The increases will continue to be made if the insured is receiving benefits under the Transitional Return to Work Benefit provision if the Enhanced Residual Disability Rider is attached to the policy. **2% - 6% Compound:** The increase each year under this option will be the increase in the CPI-U, with a maximum increase of 6 percent and a minimum increase of 2 percent. The increases will be applied on a compounded basis. After a disability ends during which base monthly benefits and the additional monthly benefit on the Annual Renewable Disability Income rider were increased under this rider, the amount of the increases, subject to specified criteria, will be added to and become a part of the base monthly benefit and additional monthly benefit on the policy. There will be no additional premium required for the amount of the increase until the expiration date of the policy. The extra benefit from the Social Insurance Supplement Rider reverts to the amount it was at the time disability began. **3% Simple:** The increase will be 3 percent per year on a simple interest basis. After a disability ends, the base monthly benefit, Additional Monthly Benefit and the Extra Benefit revert to the amounts they were at the time disability began, unless the insured exercises the option to buy the benefit increase.

Non-Cancellable Policy
Optional rider benefits *continued*

Specifications	Non-Cancellable
Guarantee of Physical Insurability (GPI) Rider	This rider guarantees the option of purchasing additional coverage on the first day of each policy year, up to age 60, if the insured is not disabled. The increase amount is equal to the amount of base monthly benefit for which the insured qualifies, based on our then current issue and participation limits. The maximum increase per option is equal to 50 percent of the original base monthly benefit amount. The minimum increase per option is $100 per month. A special increase amount option allows the insured to increase the base monthly benefit equal to the maximum purchased if he or she no longer qualifies for an employer's group long term disability or has a 50 percent increase in monthly earnings that is permanent and sustainable.
Catastrophic Disability Benefit (CAT) Rider[4]	This rider will provide the insured with an additional monthly benefit while he or she is catastrophically disabled. Catastrophic disability and catastrophically disabled means that, due to an injury or sickness: (a) the insured is unable to perform two or more Activities of Daily Living (bathing, continence, dressing, eating, toileting, transferring) without stand-by assistance due to loss of functional capacity; or (b) the insured requires substantial supervision due to severe cognitive impairments. At the time of issue, the CAT Rider is limited to the following: 1. Up to three times the base monthly benefit[4] and ARDI Rider amount. 2. Maximum issue amount of $10,000 per month[4]. 3. Total coverage cannot exceed 100 percent of the insured's monthly earned income.
Social Insurance Supplement (SIS) Rider	Provides an extra benefit for total and residual disability (if a Residual Disability Rider is part of the policy) when the insured receives no social insurance benefits (e.g., Social Security, workers' compensation, government retirement or disability benefits (including amounts for dependents), or state cash sickness benefits) or only limited benefits. The rider pays the difference between the full rider benefit and the social insurance benefits the insured receives.

Business Overhead Expense (BOE) Policy
Summary of coverage

Specifications	BOE
Occupation classes	**5M, 4M, 3M, 5A, 4A, 3A and 2A**
Issue ages	18-60
Minimum policy size	$1,000 per month
Maximum policy size	**5M, 4M, 3M, 5A, 4A and 3A** – $50,000 per month for 12-month benefit period; $40,000 per month for 18-month benefit period; $30,000 per month for 24 month benefit period **2A** – $15,000 per month for 12, 18 and 24 month benefit periods
Renewability	Non-Cancellable and Guaranteed Renewable to age 65 at a level premium. Coverage is conditionally renewable from age 65 up to and at age 75 if the insured is regularly employed at least 30 hours a week in his or her business.
Maximum benefit periods[5]	No specific benefit period. Maximum aggregate benefit of 12, 18 or 24 times monthly benefit.
Maximum monthly benefit	The largest benefit amount we will pay in a month. This amount is computed by multiplying: (1) the number of months for which benefits have been paid, plus one, times (2) the maximum first-month total disability benefit amount, minus (3) total benefits already paid.
Elimination periods[6]	30, 60 and 90 days. If a period of disability from the same or a related cause is broken by 365 days or less, all the days of disability count toward the elimination period.

[4]Maximum participation limit with all companies. Availability, benefit amount and definition may vary by state.
[5]Maximum benefit period is the longest period that benefits will be paid for one disability from the same or related cause.
[6]Elimination period, generally, is the period of time the insured must be disabled before benefits begin.

Business Overhead Expense (BOE) Policy

Summary of coverage *continued*

Specifications	BOE
Definition of total disability	The insured has a total disability or is considered totally disabled if, due to a sickness or injury, in and of itself, he or she is not able to perform the material and substantial duties of his or her regular occupation. The insured must meet the regular care of a physician provision.
Definition of residual disability	It pays a percentage of the total disability benefit if, as a result of injury or sickness, the insured suffers a loss of time or a loss of duties, and a gross monthly income loss of at least 20 percent. Appropriate, regular physician care is required.
Definition of injury and sickness	Injury is defined as any accidental bodily injury caused by a singular and distinct event sustained while this policy is in force and that is not contributed to in any manner by sickness. Sickness is defined as an illness or disease first manifested while this policy is in force, including complications due to pregnancy or childbirth.
Presumed disability	Disability is presumed if the insured sustains the total loss of the use of two limbs, sight, speech or hearing. When disability is presumed: (1) the elimination period is waived; and (2) the disability will be treated as a residual disability if the insured still works.
Replacement salary expense	Reimburses the salary expense incurred for hiring a person outside the business to perform the material and substantial duties of the insured's regular occupation, when the business shows a loss of gross monthly income.
Waiver of premium	Premiums are waived if the insured is disabled for at least the elimination period.
Non-monthly expenses	If a covered business expense comes due while the insursed is disabled and which relates to a period of more than one month, this covered business expense will be fully paid that month; up to the maximum monthly benefit.
Cosmetic or transplant surgery	If the insured is disabled as a result of covered cosmetic surgery or from acting as a donor in transplant surgery, benefits will be paid. The transplant must occur more than six months after the issue date. If so, the elimination period will be waived.
Exclusions/Limitations	No benefit is paid if disability is due to war, or an act of war, declared or undeclared, or is related to military service when scheduled active duty is more than 30 consecutive days, or for any period the insured is incarcerated, or while committing or attempting to commit a felony, or while professional licenses are suspended or revoked, or while engaging in an illegal occupation, or in case of an intentionally self-inflicted injury. Benefits will be paid for no more than 12 months if you reside outside of United States or Puerto Rico.

Business Overhead Expense (BOE) Policy

Optional rider benefits

Specifications	BOE
Guarantee of Physical Insurability (GPI) Rider	This rider guarantees the option of purchasing additional coverage on the first day of each policy year, up to age 60, if insured is not disabled. The insured may buy an increase amount on the first day of any policy year, if he or she is not disabled. Each increase amount must be: (1) at least $200; but (2) not more than 50 percent of the original maximum first month total disability benefit amount. If an Additional Monthly Benefit Rider is a part of the policy, the additional increase amount is equal to the increase amount multiplied by the original additional monthly benefit amount divided by the original maximum first month total disability amount. The sum of all such increase amounts bought by use of this rider may not be more than the maximum increase amount. An increase amount and an additional increase amount will not be paid for a disability or a recurrent disability that starts before the increase date on which they take effect.
Additional Monthly Benefit Rider	This rider pays an additional business overhead expense amount of up to one-half the amount of the base coverage for up to a six-month benefit period.

Disability Buy-Sell Policy
Summary of coverage

Specifications	Disability Buy-Sell
Issue ages	18-60
Occupation classes	5M, 4M, 3M, 5A, 4A, 3A, and 2A
Minimum policy size	$50,000 lump sum; $1,000 installment, subject to aggregate total

Maximum aggregate benefit – combining lump sum and monthly installments

Occupation class	Elimination period	Lump-sum	Benefit period	Monthly installment	Aggregate
5M, 4M 5A, 4A	365 Days	$ 700,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 41,667 $ 27,778 $ 16,667	$ 1,000,000
5M, 4M 5A, 4A	540 Days	$ 850,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 62,500 $ 41,667 $ 25,000	$ 1,500,000
5M, 4M 5A, 4A	730 Days	$1,000,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 83,333 $ 55,556 $ 33,333	$ 2,000,000
3M, 3A[7]	365 Days	$600,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 25,000 $ 16,667 $ 10,000	$ 600,000
3M, 3A[7]	540 Days	$ 650,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 33,333 $ 22,222 $ 13,333	$ 800,000
3M, 3A[7]	730 Days	$ 700,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 41,667 $ 27,778 $ 16,667	$ 1,000,000
2A[7 8]	365 Days	$ 400,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 16,667 $ 11,110 $ 6,667	$ 400,000
2A[7 8]	540 Days	$ 600,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 25,000 $ 16,667 $ 10,000	$ 600,000
2A[7 8]	730 Days	$ 650,000	2 Yrs. 3 Yrs. 5 Yrs.	$ 33,333 $ 22,222 $ 13,333	$ 800,000

[7]Issue Limits are the same as Class 5M, 4M, 5A, 4A if the majority of applicants in the case are 5M, 4M, 5A, 4A.
[8]Issue Limits are the same as Class 3M, 3A if the majority of applicants in the case are 3M, 3A.

Renewability	Renewable to age 65 at a level premium when stated conditions are met.
Maximum benefit periods[9]	Two, three or five years, or lump sum. Benefit is reduced for a claim beginning after age 60.
Elimination periods[10]	365, 540 or 730 days. If a period of disability from the same or a related cause is broken by 365 days or less, all the days of disability count toward the elimination period.
Definition of total disability	Total disability means that, as a result of injury or sickness, the insured: (1) is unable to perform the material and substantial duties of his or her regular occupation; and (2) is not doing any work for the business entity.
Definition of injury and sickness	Injury is defined as any accidental bodily injury caused by a singular and distinct event sustained while this policy is in force and that is not contributed to in any manner by sickness. A sickness is defined as an illness or disease first manifested while this policy is in force, including complications due to pregnancy or childbirth.
Waiver of premium	Premiums are waived after total disability has continued for 90 days.

[9]Maximum benefit period is the longest period that benefits will be paid for one total disability from the same or related cause.
[10]Elimination period, generally, is the period of time the insured must be totally disabled before benefits begin.

Disability Buy-Sell Policy

Summary of coverage *continued*

Specifications	Disability Buy-Sell
Conversion	Prior to age 55, the policy can be converted at any time, after it has been in force for two years, to any available Ohio National disability income insurance policy. The maximum monthly benefit is limited to $1,000, but total disabilty income coverage cannot exceed our published issue and participation limits at that time. The maximum benefit period cannot be greater than two years. The elimination period for the new policy cannot be less than 90 days.
Transfer of coverage	Prior to age 60, coverage can be transferred to a new owner if the insured has not received a Buy-Sell benefit under this policy and ends active full-time work with the business entity.
Legal and accounting fees benefit	Pays up to $3,000 legal and/or accounting fees incurred in implementing provisions of the Buy-Sell agreement upon claim.
Exclusions	No benefit is paid if disability is due to war, or an act of war, declared or undeclared, or is related to military service when scheduled active duty is more than 30 consecutive days, or for any period the insured is incarcerated, or while committing or attempting to commit a felony, or while professional licenses are suspended or revoked, or while engaging in an illegal occupation, or in case of an intentionally self-inflicted injury.

Disability Buy-Sell Policy

Optional rider benefits

Specifications	Disability Buy-Sell
Guarantee of Physical Insurability (GPI) Rider	This rider guarantees the option of purchasing additional coverage on each second policy anniversary, up to age 60, if insured is not disabled. The insured may buy an increase amount on the option date if he or she is not totally disabled. The amount of each increase amount he or she may buy on each option date shall be no more than 20 percent of the original maximum aggregate benefit. The sum of all such increase amounts bought by use of this rider may not be more than the maximum increase amount. If the insured is totally disabled on any option date, the value of his or her ownership interest for purposes of the increase amount will be deemed to be the value of such ownership interest when he or she was first totally disabled. The increase amount will cover only total disability that starts after its increase date. If the insured is totally disabled on or before the option date, he or she must have recovered for at least 365 days before a later total disability from the same or related cause will be covered under the increase amount.
Extended Benefit Rider	This rider continues the total benefit amount for disabilities occurring after age 60.

Guaranteed Renewable Policy
Summary of coverage

Specifications	Guaranteed Renewable
Issue ages	18-60
Occupation classes	A and B
Minimum policy size	$500 per month, including Social Insurance Supplement Rider
Maximum policy size	A – $5,000 per month, including Social Insurance Supplement Rider B – $4,000 per month, including Social Insurance Supplement Rider
Renewability	Guaranteed Renewable to age 65 or earlier retirement; premiums are subject to change by class. Coverage is conditionally renewable up to age 75 if the insured continues gainful employment on a full-time basis.
Maximum benefit periods[11]	One year, two years and five years
Waiting periods[12]	30, 60, 90, 180 and 365 days
Definition of total disability	Total disability means that, as a result of injury or sickness, the insured: (1) is unable to work at any job for which he or she is suited by education, training or experience; and (2) is receiving appropriate treatment from a physician on a regular basis, unless further recovery is not expected.
Partial disability	Partial disability means that the insured: (1) can do some, but not all the duties of any job; or (2) can do all the duties of any job, but for less time than normally required for those tasks.
Definition of injury and sickness	Accidental injury sustained while the policy is in force. Sickness diagnosed or treated while the policy is in force.
Waiver of premium	Premiums are waived after total or partial disability has continued for 90 days, or the waiting period, if shorter.
Cosmetic or transplant surgery	If the insured is totally disabled as a result of covered cosmetic surgery or from acting as a donor in transplant surgery, benefits will be paid.
Presumed total disability	Total disability is presumed if injury or sickness causes the insured to lose the use of two limbs, or to lose his or her sight, speech or hearing. The loss must be complete, with the insured not expected to recover.
Rehabilitation	Ohio National will consider paying the costs of a rehabilitation program while the insured is receiving benefits under the policy. There is no specific benefit maximum, but the program must be approved by Ohio National.
Exclusions	No benefit is paid if disability is due to war or an act of war, declared or undeclared, or is related to military service when scheduled active duty is more than 30 consecutive days. No benefit is paid for any period the insured is incarcerated.

[11]Maximum benefit period is the longest period that benefits will be paid for one total disability from the same or related cause.
[12]Waiting period, generally, is the period of time the insured must be totally disabled before benefits begin.

Guaranteed Renewable Policy
Optional rider benefits

Specifications	Guaranteed Renewable
Waiver of Waiting Period While Hospital Confined Rider	Benefit will be paid during the waiting period for the number of days the insured is confined to a hospital.
Social Insurance Supplement (SIS) Rider	This rider provides additional benefits for total disability when the insured receives no social insurance benefits (e.g., Social Security, workers' compensation, government retirement or disability benefits, or state cash sickness benefits) or only limited benefits. The rider pays the difference between the full rider benefit and the social insurance benefits the insured receives.

The product descriptions contained herein are only a summary description. They are not an insurance policy. The terms of the actual policy will control. For a complete description of the policy and its benefits, please see a specimen policy.

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. Disability income insurance policies issued by Ohio National Life Assurance Corporation.

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, contact the home office for additional information.

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 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. Ohio National has received high marks for financial strength and claims-paying ability from major rating agencies.

Compliments of:
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The Ohio National Life Insurance Company | Ohio National Life Assurance Corporation
One Financial Way | Cincinnati, Ohio 45242 | 513.794.6100 | ohionational.com
Post Office Box 237 | Cincinnati, Ohio 45201-0237

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