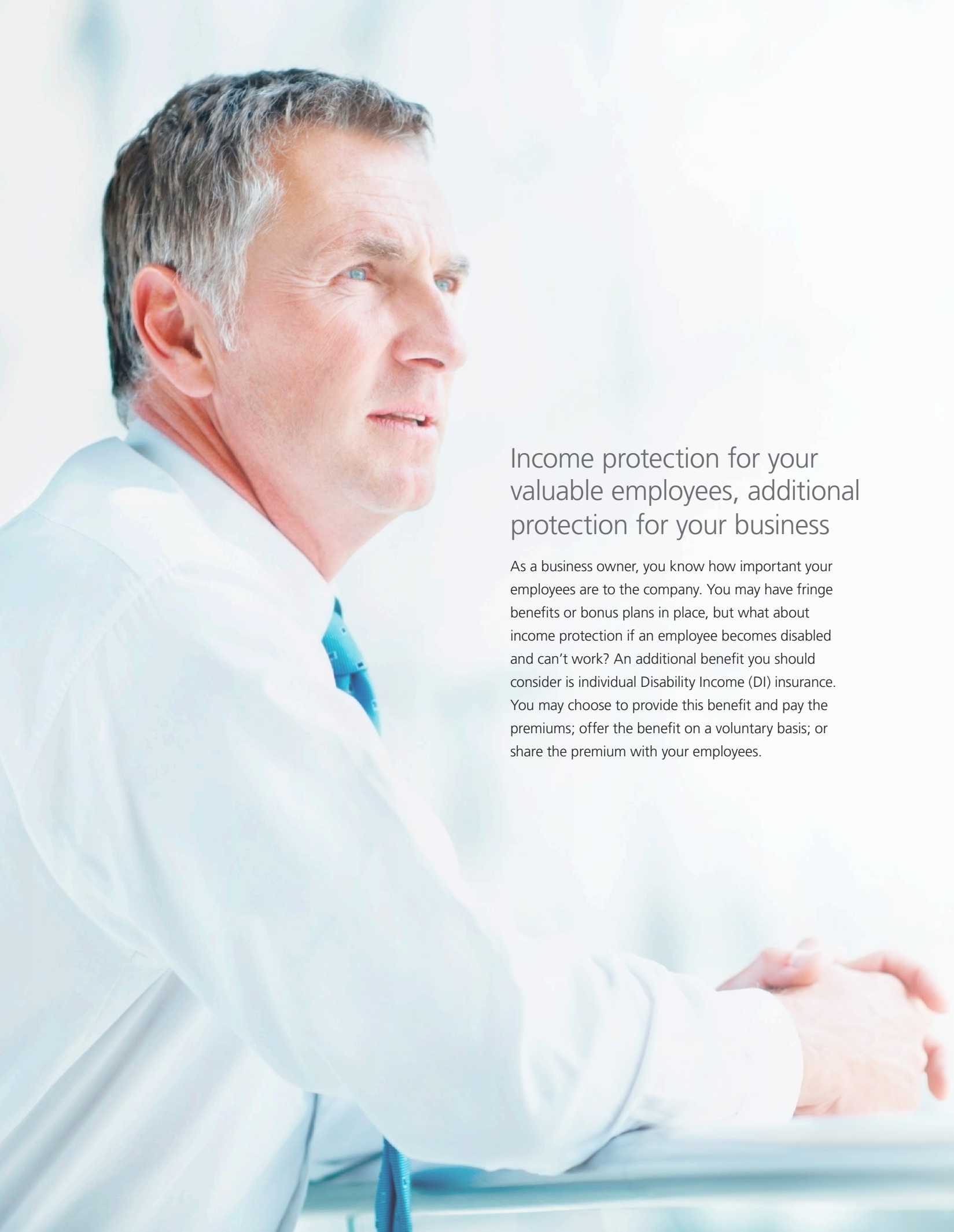


DISABILITY INCOME INSURANCE

Multi-Life Guaranteed Standard Issue

Ohio National Financial Services®



Income protection for your valuable employees, additional protection for your business

As a business owner, you know how important your employees are to the company. You may have fringe benefits or bonus plans in place, but what about income protection if an employee becomes disabled and can't work? An additional benefit you should consider is individual Disability Income (DI) insurance. You may choose to provide this benefit and pay the premiums; offer the benefit on a voluntary basis; or share the premium with your employees.

Why offer individual income protection to your employees?

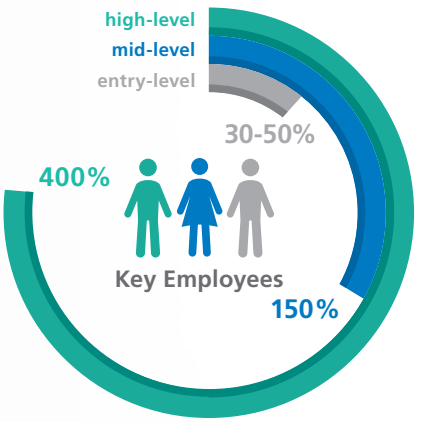
1 Your employees are key to your business.
The loss an employee could greatly reduce productivity or decrease revenue. Offering individual DI insurance as part of a benefits package may help you attract and retain your valuable contributors. Offering a value-add benefit that protects a person's income during a disability demonstrates their value to you and to the organization.

2 You can better attract new talent.
Recruiting the type of employees you hope will become key to your organization will help your business succeed. You can improve the caliber of the employees you hire by including income protection as part of their benefits package.

3 You can cover any defined group of employees.
Unlike other benefits that may require coverage for all employees, you can limit this benefit to just the employees you select and potentially deduct the premiums as a business expense.

4 It protects your business when no DI coverage is in place.
You may wish to continue paying a disabled employee when he or she is unable to work. If you have no formal plan in place, by doing so, you may be setting a precedent by which you'll have to continue paying salaries to all disabled employees.

5 You can enhance the benefits you already offer.
For some employees, it's likely that a group policy limits the benefit amount, leaving what could be a substantial coverage gap, should they become disabled. An individual disability income insurance policy can provide stand-alone protection or supplement any group long term disability coverage you may currently offer.



Employee Turnover Costs
% of annual salary to replace[1]



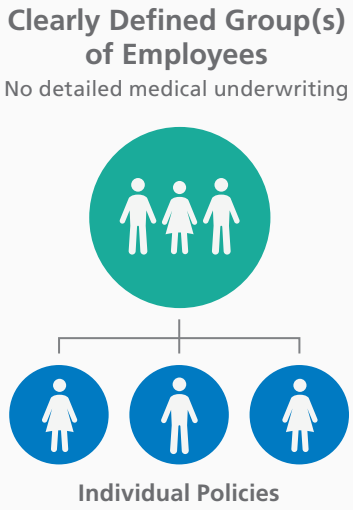
75%
of disabled workers receive less than
$1,500
in monthly Social Security Disability Insurance benefits[2]

[1] Borysenko, K. (2015, April 22) "What was Management thinking? The high cost of turnover." Retrieved from http://www.eremedia.com/tlnt/what-was-leadership-thinking-the-shockingly-high-cost-of-employee-turnover/

[2] Council for Disability Awareness, Long-Term Disability Claims Review, 2014.

Protect your employees, and your business, with Ohio National's Multi-Life GSI program

By sponsoring an income-protection plan for your employees, you can help your employees protect against disability, which can attract and retain your most valuable employees. With a Multi-Life Guaranteed Standard Issue (GSI) program, your select group of employees may be eligible for individual policies that may be stand-alone or a supplement to any long-term disability program you may also offer.



With Multi-Life GSI:

1. You define the eligible group of employees.[3]

2. Underwriting is simplified – Underwriting is simpler than the standard process for individual applications because the select employees are evaluated as a group. Once we have an employee census, there are no additional financial-document requirements. We only ask two qualifying questions to determine eligibility, and then require no additional detailed individual medical underwriting.

3. Individual, portable policies are issued – Eligible employees can obtain an individual non-cancellable DI policy with no exclusions or ratings.

4. You are removed from the claims process – We review all claims, removing any guess-work for you.

5. You have a potential deductible business expense – The premiums paid may be a deductible business expense, if the business pays the premiums.

[3] A minimum number of employees is required to be eligible for the GSI program.









Benefits for your employees:

1. **No medical underwriting requirements.**
   Eligible employees receive a standard non-cancellable Disability Income insurance policy with benefits payable to age 65, 67 or 70 (depending on the benefit period selected), with no medical underwriting requirements.

2. **Permanent premium discount.**
   Eligible employees receive a permanent premium discount.

3. **Portability.**
   The DI policy and discount are portable if the employee should leave your company and elects to continue to pay the premium.

4. **Supplement group coverage.**
   The individual coverage offered through this program may supplement any group coverage offered through your business.

5. **No reduction for Social Security or other eligible disability benefits.**

6. **No lengthy underwriting process.**

7. **Peace of mind.**
   Employees have comfort in knowing their incomes are protected in the event of a covered disability (as outlined in each individual policy).

Protect your employees and your business – we can help.

Contact your financial professional about how to obtain a no-obligation estimate for offering individual disability income insurance to your employees. The only items needed for an estimate are a census with minimal data elements, a completed request for a proposal and details of any existing group long-term disability insurance.

Disability Income insurance issued by Ohio National Assurance Corporation on policy forms 11-DI-1, 11-DI-2; Residual Income Rider Forms 11-DRI-1 and 11DRI-2; Cost of Living Rider Forms 15DCL-1 and 15DCL-2; Catastrophic Disability Benefit Rider Policy Form 11DCT-1. Pre-Existing Removal Endorsement Form 15-DPE-1; Pre-Existing Modification Endorsement Form 15-DPM-1; and ERISA Endorsement Forms 15-DEE-1 or 15-DEE-2. Policy definitions, features, exclusions and limitations may vary by state.

Employers should consult their tax and legal advisors prior to establishing any employer sponsored plan.

Disability income insurance policies issued by Ohio National Life Assurance Corporation. 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 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 Ohio National or your financial professional 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.

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