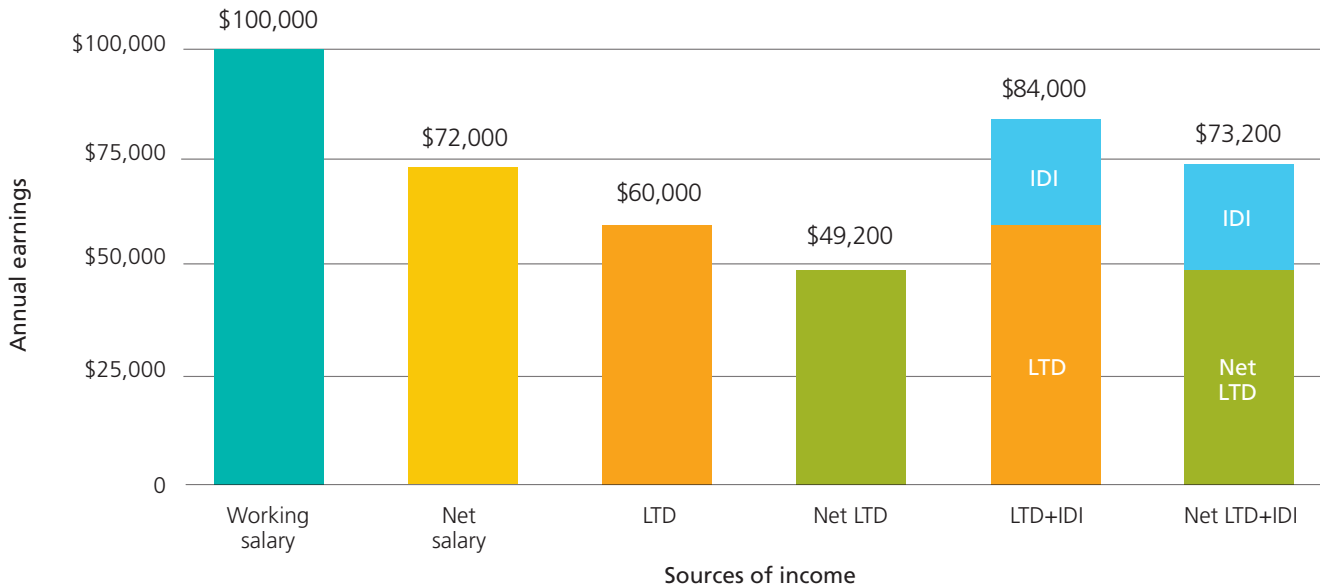


Filling the Group LTD gap

Group Long-Term Disability (LTD) coverage often provides enough income protection for most employees, but for highly-compensated workers, Group LTD may have some shortfalls. Individual disability income insurance (IDI) from Ohio National can help bridge the gap potentially left by Group LTD:



Cynthia, Department Manager

- **Annual income:**
\$100,000
- **Tax bracket while working:*****
28 percent
- **Tax bracket while disabled:*****
18 percent
- **Group LTD coverage:**
60 percent with \$5,000/month maximum (employer-paid)
- **Monthly gap before taxes:**
\$3,333***

*Effective tax bracket

**Based on 2016 Federal income tax brackets, single filing status

***Disability income insurance will not replace 100% of lost income

Group LTD benefits alone do not always sufficiently replace income

- Benefits are typically taxable, reducing the percentage of income benefits received
- High income levels are often not sufficiently covered due to benefit caps
- Bonuses, overtime pay, pension contributions or other forms of compensation may not be covered
- Rates are only guaranteed for short terms (i.e. one, two or three years)
- Portability is not available, or only available on a restricted basis

Supplemental individual disability income (DI) insurance can address Group LTD shortfalls

- Covers all forms of earned income by increasing coverage maximum
- Does not affect group LTD rates or premium
- Premiums guaranteed until the expiration date stated in the policy (example: to age 65, 67 or 70)
- Employer can customize policies with many different options and benefits, such as the Catastrophic Disability Benefit (CAT) rider, which provides an additional benefit while you are catastrophically disabled until age 65, 67 or 70
- Guaranteed Standard Issue (GSI) platform allows qualifying employees in an approved employer group to get individual DI coverage with discounted premium rates and an easy underwriting process

Noncancellable and Guaranteed Renewable to the Expiration Date. You can renew this policy annually until the expiration date (age 65, 67 or 70), during which time we cannot cancel or change the terms of this policy or change the premiums if you pay the premiums on time. Conditional Renewal after the Expiration Date. After the expiration date, you may renew this policy annually if: the policy is still in force; you are not Totally Disabled; you are regularly employed; we approve your application; and you pay the premiums for your age and sex at the time of such renewal.

Total Disability. You have a Total Disability if due to a sickness or injury, in and of itself: (1) you are not able to perform the Material and Substantial Duties of Your Regular Occupation; and (2) you are not working in any other occupation for wages, compensation or profit; and (3) you are under the regular care of a physician. Your Regular Occupation is the occupation in which you are regularly engaged on the date of Total Disability. Your Material and Substantial Duties are those you are normally required to perform in Your Regular Occupation, and that cannot be reasonably omitted or changed.

Exclusions. We will not pay benefits for any Total Disability related to or that results from war or an act of war, active military service, an injury or sickness excluded by endorsement, felonious conduct, an illegal occupation, or an intentionally self-inflicted injury or sickness. Nor will we pay benefits during any period while you are incarcerated or under detention, or that your medical or professional license has been surrendered, suspended or revoked.

Ohio National Life Assurance Corporation

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Limitations. Pre-existing Conditions. A pre-existing condition generally means a sickness or physical or mental condition that existed five years before the policy becomes effective. An endorsement may exclude coverage for the life of the policy for any Total Disability that results from a named pre-existing condition. Otherwise, if it was not disclosed in the application, no benefit will be paid for any Total Disability that results from a pre-existing condition and that starts during the first two years of the policy.

Mental Disorder/Substance Abuse. If your Total Disability is caused by a mental disorder or substance abuse, we will only pay benefits for a cumulative total of two years during the lifetime of this policy.

Residing Outside of the United States or Canada. We will stop paying benefits if you reside outside the United States, its Territories or Canada for more than three consecutive months.

Disability Income insurance issued by Ohio National Life Assurance Corporation on policy form 16DI-1 and any state variations. Policy and rider definitions, features, exclusions and limitations may vary by state.

Guarantees are based upon the claims-paying ability of the issuer. Disability income insurance is not available in CA. Issuer 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.



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Life changes. We'll be there.®