

DI coverage tailored to your needs – and your budget

One size doesn't fit all when it comes to disability income insurance. Fortunately, ContinuON Income Solutions® II lets you customize your policy to fit your unique circumstances. Start with one of the industry's best base policies. Then choose additional features to arrive at the optimal coverage and price point.

Identify your occupation class

- 6M • 5M • 4M • 3M
- 6A • 5A • 4A • 3A • 2A

Choose a definition of total disability

1

- **Modified Own Occupation**
(included with base)
Benefits are payable when disability prevents you from working in your own occupation and you are not working elsewhere.
- **Own Occupation**
(with purchase of rider)
Benefits are payable when disability prevents you from working in your own occupation, even if you are working elsewhere.

2

Choose mental disorder/substance abuse coverage

- **2-year limitation***
(included with base policy)
Provides coverage for two years for disabilities resulting from mental and substance abuse disorders.
- **No 2-year limitation**
(for most occupations with purchase of rider)
Provides coverage up to the maximum benefit period for disabilities resulting from mental and substance abuse disorders.

3

Customize and enhance

- **Choice of benefit period**
Determines how long you will receive benefits
2 years | 5 years | 10 years | to age 65 | to age 67 | to age 70
- **Choice of elimination period**
How long you have to be disabled before benefits begin
60 days | 90 days | 180 days | 365 days
- **Annual Renewable Disability Income (ARDI) rider**
You can purchase your monthly benefit amount with a lower initial premium that increases annually through age 55. You have the option to convert the benefit to level premium, up to age 50.
- **Residual Disability riders**
Benefits are payable when you are disabled but still working and suffering a loss of monthly earnings and a loss of time or duties. Choose from Enhanced or Basic.
- **Cost of Living (COL) riders**
Increase monthly benefit when you are totally or residually disabled beyond one year. Choose from 3 percent simple interest increase or 2 to 6 percent compound interest increase.
- **Lump Sum Payment at Retirement rider**
At age 65, this rider provides a lump sum payment equal to 25 percent of the contributing benefit payments you received while disabled.
- **Catastrophic Disability Benefit (CAT) rider**
Provides additional benefit while you are catastrophically disabled until age 65, 67 or 70.
- **Guarantee of Physical Insurability (GPI) rider**
Allows you to increase your coverage annually, up to age 60, with only financial proof of insurability.
- **Student Loan Reimbursement rider**
Provides an extra monthly benefit if you are totally disabled to help pay down your student loan obligation.



Contact your Ohio National financial professional today.

* Unless continuously confined in a hospital as defined in the policy.

Disability income insurance policies issued by Ohio National Life Assurance Corporation. Product, product features and rider availability vary by state. Guarantees are based upon the claims-paying ability of the issuer. Disability income insurance is not available in CA. Issuers 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 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 (except New York), the District of Columbia and Puerto Rico, and through affiliated 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 Life Assurance Corporation

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Life changes. We'll be there.®