

Life + DI = 10% discount

Pair income protection with life insurance and save your clients 10 percent on their DI premiums.¹ Selling life and DI together is a great way to protect their lives and livelihoods – both cornerstones of financial planning.

Save time!
Use the
Life/DI combo
eApp

Two ways to protect

You sell life insurance to help protect against the loss of an untimely death. But what happens if your client becomes too sick or hurt to work?

By offering life and DI coverage together, your client helps protect against these losses and may be eligible for a 10 percent discount on the DI premium.^{1,2}

How it works

In order to qualify for the discount, your clients' coverage must meet the following criteria:

Policy	Minimum face amount
Term Plus, Recap Term or combination	\$1.5 million
Whole life, universal life or combination ³	\$250,000
Combination of term and whole life	\$1.5 million with the combination calculated on a ratio of six parts term to one part whole life (e.g. \$100,000 whole life = \$600,000 term)*

*Using the 6:1 term to whole life calculation, the minimum combination to qualify for the discount would be \$900,000 term and \$100,000 whole life

How to apply

Lead with life: Apply for the DI policy at the same time, or within 90 days of the life policy issue date

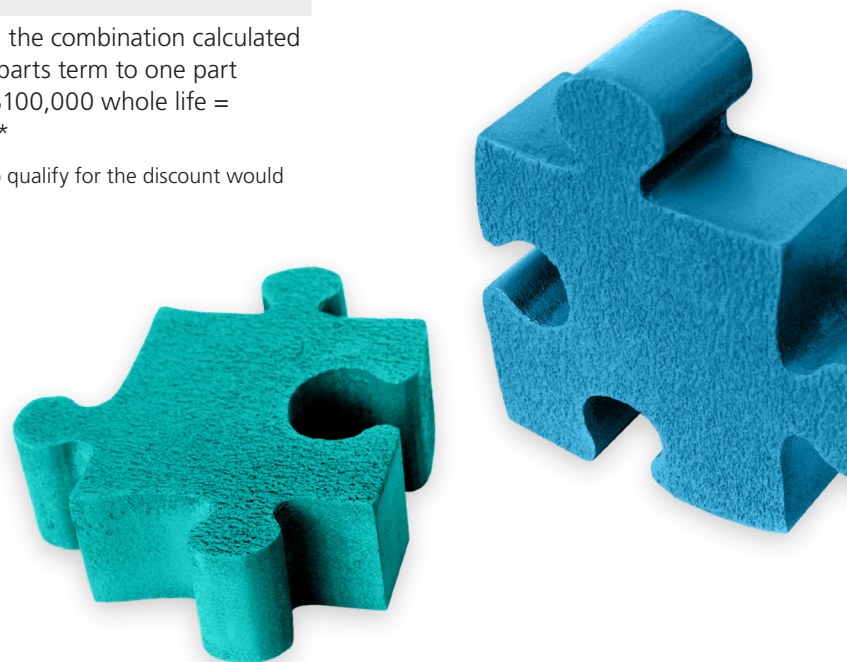
Lead with DI: Apply for life policy at the same time, or before the DI policy is issued

Questions?

Contact the DI Internal Marketing Team

at 877.665.2468, option 3, 2.
or the **FASTeam** at option 3, 1.

Program requirements are on the back.



QUALIFICATIONS

Apply for DI policy in conjunction with life policy, or within 90 days of life policy issue date:²

\$250,000 minimum face amount for whole life or universal life insurance (or combination of policies),³ or

\$1,500,000 minimum face amount for Term Plus or Recap Term life insurance (or combination of policies)

Combination is calculated on a ratio of six parts term to one part whole life (e.g. \$100,000 whole life = \$600,000 term)

The life insurance policy can follow, but the 10 percent discount can only be applied if the DI policy has not yet been issued. (Note: the DI policy will not be reissued to add the discount).

PROGRAM CRITERIA

Working full-time in an eligible occupation

Eligible occupation classes:⁴ 6M, 5M, 4M, 3M, 6A, 5A, 4A, 3A and 2A

Benefit amount is based on published Issue and Participation limits

Benefit periods: 2 years, 5 years, 10 years, to age 65, to age 67 and to age 70

Elimination periods: 60, 90, 180 and 365 days

Available riders: Own Occupation, Residual - Enhanced or Basic, Cost of Living - 2 to 6 percent compound or 3 percent simple, Social Insurance Supplement, Catastrophic Disability, Annual Renewable Disability Income, Removal of Mental Disorder/ Substance Abuse Limitation and Guarantee of Physical Insurability

HOW TO SUBMIT AN APPLICATION

Save valuable time with the Life/DI combo eApp

Lead with life: Apply for the DI policy at the same time, or within 90 days of the life policy issue date

Lead with DI: Apply for life policy at the same time, or before the DI policy is issued

Reference qualifying life insurance policy number + 10 percent discount when prompted on DI application

¹ Discount availability may vary by state

² If the life policy follows the DI policy, the 10 percent discount can only be applied if the DI policy has not yet been issued

³ Excludes those who apply through Term into Permanent (TIP) Program, excludes term riders, and excludes any amount converted from an existing term policy

⁴ Minimum occupation class prior to any Business Owner upgrade consideration

Only one 10 percent discount can be applied. No additional discount if DI case also qualifies for any other discount.

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. Guarantees based on the claims paying ability of the issuer.

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 product 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.®