

# Own Occupation for physicians?

With ContinuON Income Solutions® II, absolutely.

When you purchase a ContinuON Income Solutions® II individual disability income (DI) insurance policy from Ohio National, you can customize your coverage with some of the industry's best features to meet your various needs and budget.

One of the most important features you can have as a physician is protection in your own medical specialty. This benefit has always been an integral part of Ohio National's DI policy series and is now available, via purchase of a rider, to all physicians.

Without the rider, a ContinuON Income Solutions® II DI policy defines total disability as the inability, due to sickness or injury, to perform the material and substantial duties of your regular occupation and you are not working in any other occupation for wages, compensation or profit. Your regular occupation is the one in which you are working on the date of total disability.

When you purchase the Own Occupation rider, the definition of total disability mentioned above is replaced with the inability, due to sickness or injury, to perform the material and substantial duties of your regular occupation. If your regular occupation on the date of disability is limited to a professionally-recognized specialty in medicine, within the scope of your degree or license, we will deem that specialty to be your regular occupation.

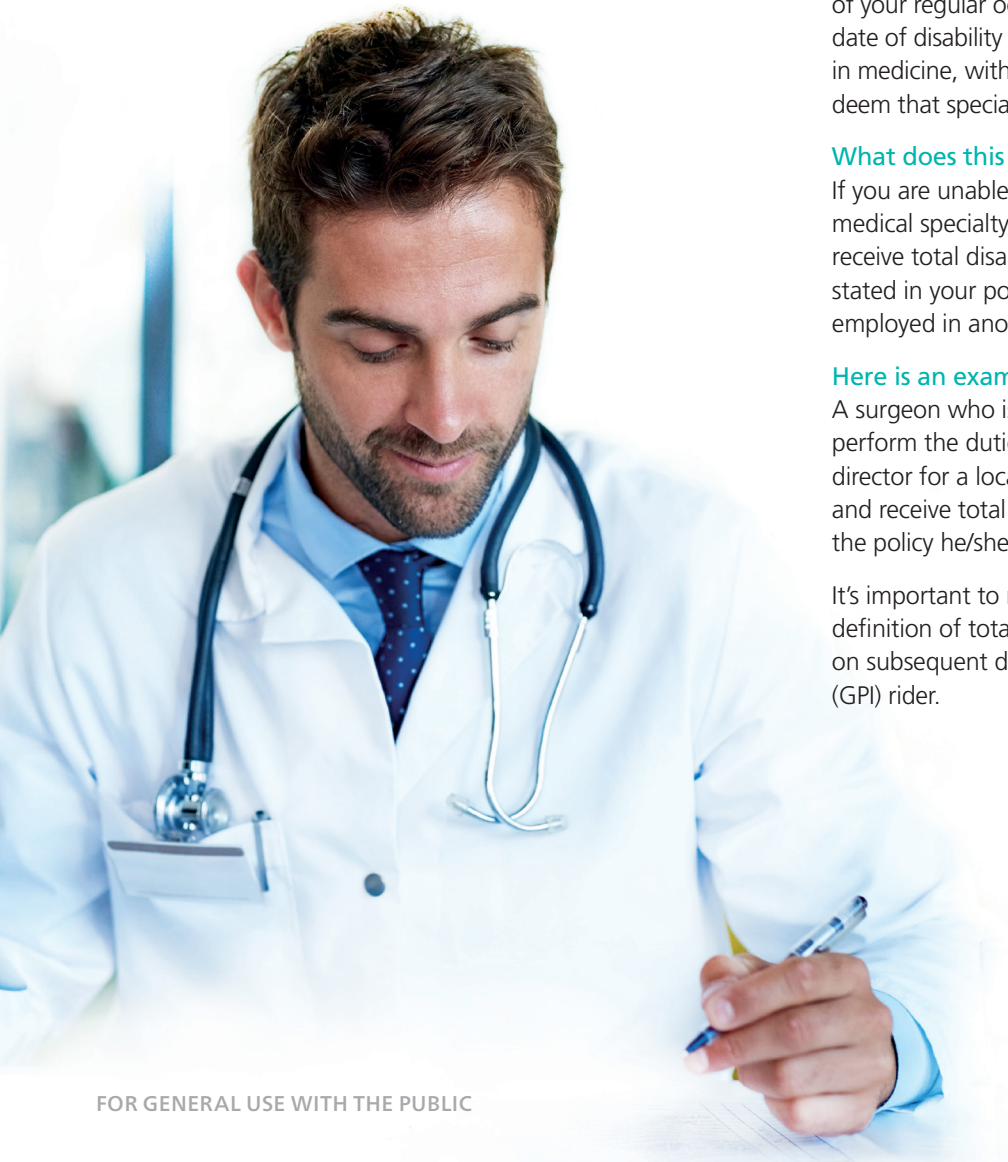
## What does this mean to you?

If you are unable to work in your own professionally-recognized medical specialty, due to sickness or injury, you will be eligible to receive total disability benefits up to the maximum benefit period stated in your policy. Benefits are payable even if you are gainfully employed in another specialty or occupation.

## Here is an example.

A surgeon who is disabled from performing surgeries, but can perform the duties of a general physician or even a medical director for a local business, will be deemed totally disabled and receive total disability benefits, according to the terms of the policy he/she purchased.

It's important to note that with the Own Occupation rider, this definition of total disability applies to any benefits that are issued on subsequent dates, under the Guarantee of Physical Insurability (GPI) rider.



Contact your Ohio National financial professional today for more details.

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.

Disability income insurance policies issued by Ohio National Life Assurance Corporation. Product, product features and rider availability vary by state. 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 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.

**Ohio National Life Assurance Corporation**

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*Life changes. We'll be there.®*