

How long can you afford to go without a paycheck?

In today's economy, more and more people are living paycheck to paycheck. In fact, an estimated 57 percent of American workers said they only have enough money to cover their bills for six months or less.¹ Now take this statistic into consideration and ask yourself, "What happens if my paycheck goes away because of a disability?" If you're like most people, then you may not be prepared.

The numbers don't lie.

1 in 4
20-year-olds
will become
disabled before
reaching age 67.²



12%
of Americans
are classified as disabled.³
That is over 37 million people.

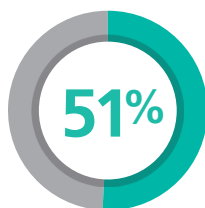


50%
of disabled Americans
are in their working years
between ages 18 and 64.³

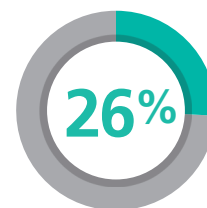
Disability can last longer than you think. Protect your most valuable asset – your income.

2.6
years
is the average
length of an
individual's
disability claim.⁴

1 in 8
workers
will be disabled for
five years or more
during their working
careers.⁵



51%
of Americans
are concerned about
supporting themselves
if they could not work
due to illness or injury.⁶

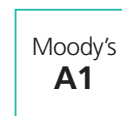
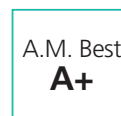
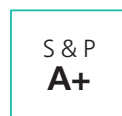


26%
of Americans
own disability
insurance.⁶

5
years of income⁵
savings that may be
needed for those who
suffer a long-term
disability during their
working careers

Why Ohio National?

We offer affordable and flexible income protection for both individuals and businesses. In addition, Ohio National has received high ratings on a consistent basis for our financial strength.



Insure your paycheck today. An individual DI insurance policy from Ohio National can help you protect both your income and your lifestyle.

¹Council for Disability Awareness, 2014 Disability Awareness Study

²U.S. Social Security Administration, 2015.

³U.S. Census Bureau, American Community Study, 2011

⁴GenRe U.S. Individual DI Risk Management Survey 2011

⁵Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class

⁶Life Happens and LIMRA, 2015 Insurance Barometer Study

All ratings information is according to reports published on: www.standardandpoors.com, www.ambest.com/ratings and www.moodys.com/insurance. Ratings are accurate as of 6/1/17. For the most current ratings, see www.ohionational.com.

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