

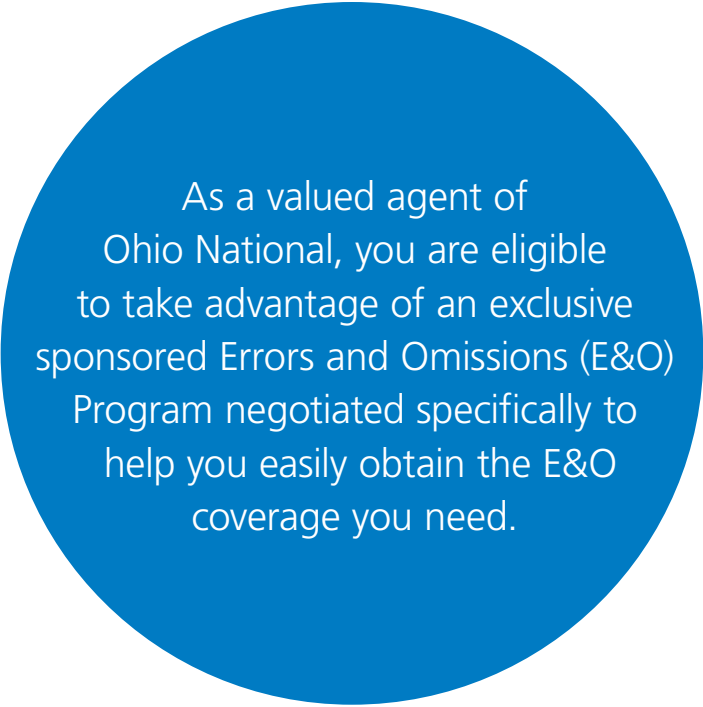


# Ohio National-Sponsored Errors and Omissions Program

Plan details, including competitive rates and enrollment form

FOR FINANCIAL PROFESSIONAL USE ONLY

 Ohio National  
Financial Services®



As a valued agent of Ohio National, you are eligible to take advantage of an exclusive sponsored Errors and Omissions (E&O) Program negotiated specifically to help you easily obtain the E&O coverage you need.

## Plan Highlights\*

Policy Period: April 1, 2020–April 1, 2021

Policyholder: Ohio National Life Insurance Company

### Insureds

- Agents
- General Agents
- Registered Representatives of the O.N. Equity Sales Company (ONESCO) who have paid the respective premium and whose names are on file with the insurer

### Coverage

- Acts, errors or omissions arising out of the rendering or failure to render Professional Services
- Personal Injury
- Failure to supervise, manage or train (applies to General Agents of an Agent and registered principals of a Registered Representative)

### Prior Acts Date Coverage

- Date of first continuous claims-made E&O coverage for Life Agents and General Agents
- Date of ONESCO contract for Registered Representatives; optional Prior Acts extension coverage may be purchased

### Defense Costs

Outside the Limits of Liability (for the first \$2 million)

## Professional Services

### Life Agent (all companies)

- Life Insurance
- Employee Benefits Plans (including administration of)
- Fixed Annuities
- Accident & Health Insurance
- Disability Income Insurance
- Pension/Profit Sharing Plans

### Also includes:

- Financial Planner activities in conjunction with sale of any of the above-listed products (whether or not a fee is charged)
- Notary Public

### Life Agent Plus Mutual Funds & Variable Products

**(Available to ONESCO Representatives only — Additional premium applies)**

All of the above plus:

- Mutual Funds
- Variable Annuities
- Variable Life Insurance

### Life Agent Plus Financial Products

**(Available to ONESCO Representatives only — Additional premium applies)**

All of the above plus: Other securities offered through ONESCO, including, but not limited to:

- Stocks
- Bonds
- Unit Investments Trusts
- Limited Partnerships\*
- Real Estate Investments Trusts\*

## Extra Plan Benefits

No  
Additional  
Cost!

### Credit Card Payment

### Online Enrollment & No Processing Fees

- Privacy Protection Endorsement
- Wire Transfer Claim Endorsement
- Amend Definition of Prior Acts Endorsement
- Insured Reimbursement of Expenses Endorsement

### NEW! Pre-Claim Assistance Endorsement

Visit: [proliability.com/ohionational](http://proliability.com/ohionational)

### Cost of Corrections Coverage

Subject to the policy's terms and conditions, you can receive coverage for mechanical, computer or human errors in processing transactions.

### Expanded Tail Coverage

You may be eligible for a full year of tail coverage after termination of your contract with Ohio National. Additionally, you may be eligible to purchase optional, unlimited tail coverage within 90 days of your contract termination date. This applies to wrongful acts committed after your prior acts date and prior to your termination with Ohio National.

### Outside RIA Coverage (Available to ONESCO Representatives Only)

Subject to underlying coverage requirements, coverage will be provided for outside Registered Investment Advisor claims.

## Limits of Liability

\$1,000,000 Each Claim (Life Agent Only)  
\$1,000,000 In the Aggregate (Life Agent Only)

If you are an ONESCO Representative, you must carry coverage through Mercer Consumer, a service of Mercer Health & Benefits Administration LLC\* (Mercer Consumer™), and your options are either \$2 million or \$5 million in coverage.

*\*Mercer Consumer, a registered trade name of Mercer Health & Benefits Administration LLC.*

\$2,000,000 Each Claim  
\$2,000,000 In the Aggregate

\$5,000,000 Each Claim  
\$5,000,000 In the Aggregate

## Retentions

\$500 Each Claim

For products of Ohio National and those sold through ONESCO

\$1,500 Each Claim

For claims involving all other covered products and services

## Policy Exclusions\*\*

- Any wrongful act that has been submitted under any prior policy
- Claims based on any act, error or omission for which the Insured had prior knowledge
- Claims by any spouse, child or any individual with whom the Insured has been involved in a live-in arrangement at the time of the loss
- Claims by an enterprise the Insured controls
- Damages allegedly sustained by anyone who is not a client of an Insured
- Claims from any governmental or self-regulatory organizations
- Dishonest, fraudulent, criminal or intentional acts
- Bodily injury, damage or destruction of property
- Contractual liability
- Professional services performed by the Insured as an actuary, accountant, attorney, property or casualty agent, real estate agent or third-party administrator
- Claims based on the Insured's inability or refusal to pay or collect premium, claim or tax monies
- Claims based on tax advice provided by the Insured unless Insured advises the client to seek the advice of a tax professional
- Claims based on commingling or use of client funds
- Claims based on profit gained by an Insured to which the Insured was not legally entitled
- Insolvency of any organization in which funds have been placed or coverage obtained
- Promises or guarantees as to the future value of an investment
- Claims based on disputes over fees, commissions or charges
- Claims arising out of employees' benefits plans sponsored by an Insured as an employer
- Claims arising out of the Insured's status as a Named Fiduciary
- Placement of coverage with Multiple Employer Welfare Arrangements
- Claims involving exercise of discretionary authority except when the Insured is exercising discretionary authority as a Registered Investment Advisor with respect to mutual funds, variable annuities or variable life products
- Claims based on the design or implementation of any employee benefits plan
- Claims based on price fixing, price discrimination, restraint of trade, antitrust or unfair trade
- Unauthorized use of confidential information
- Claims based on unlicensed activities
- Viatical settlements, ETS pay phones, structured settlements, promissory notes, life settlements or reverse mortgages
- Claims based on Insider Trading or the use of nonpublic information
- Claims based on the Insured Broker/Dealer acting as a successor to another entity
- **Specific Products Exclusion Endorsement** — excludes coverage for the following:
  - a. Investment in Woodbridge Group of Companies, LLC d/b/a Woodbridge Wealth; or
  - b. Investment in LJM Partners Ltd; or
  - c. Investment in Future Income Payments, LLC; or
  - d. Altcoins, cryptocurrency, or any type of electronic or virtual currency, or any investment vehicle which trades in altcoins, cryptocurrency or any type of electronic or virtual currency; however, this exclusion shall not apply to registered mutual funds or exchange traded funds that are approved by the Insured Broker/Dealer; or
  - e. Investment in GPB Capital Holdings; or
  - f. Investment in First Global Capital, LLC or, 1 Global Capital, LLC

\*\*Other exclusions may apply.

## 2020–2021 Enrollment Form

Claims-Made and Reported Errors & Omissions Coverage\*

(\*other than NY Insureds)

Policy Period: April 1, 2020–April 1, 2021

Agents with expiring coverage must enroll within 30 days of expiration.

Newly contracted **Career** Agents must enroll within 45 days of their Ohio National contract date.

All other new Agents must enroll within 30 days of their Ohio National contract date.

### 1. Complete Your Personal Information (please print)

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Agent # (required) \_\_\_\_\_ Email Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Daytime Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

### 2. Select Coverage

A. Effective Date of coverage

- \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)  
 For newly contracted agents: Match to Ohio National Contract Effective Date

B. Professional Services (check one):

- Life Agent Only  
 Life Agent Plus Mutual Funds & Variable Products\*  
(includes Series 6 & 63)  
 Prior Acts Extension for Registered Representatives  
 Life Agent Plus Financial Products\*  
(includes series 7, 22, 24, 65, 66)  
 Prior Acts Extension for Registered Representatives

C. Limits of Liability (check one):

- \$1,000,000 per claim/\$1,000,000 annual aggregate\*  
 \$2,000,000 per claim/\$2,000,000 annual aggregate  
 \$5,000,000 per claim/\$5,000,000 annual aggregate

D. Premium due (from table attached) \$ \_\_\_\_\_

\***ONESCO Registered Representatives** — *the Life Agents Only coverage level and the \$1,000,000/\$1,000,000 Limits of Liability are not available options.*

### 3. Sign and Date

I understand and agree to the following: I must be a currently contracted agent with Ohio National or its subsidiaries to be eligible for this program. Otherwise, I will not be considered an insured under this policy, no claims made against me will be covered, and any premiums paid by me will be returned. *Should my contract with Ohio National or its subsidiaries terminate for any reason, coverage will terminate on the same date as my Ohio National termination. I will be provided a One-Year Extended Reporting Period (ERP) at no charge unless terminated for disciplinary reasons or I have current coverage under another policy. The ERP allows me additional time to report claims first made during the extended reporting period and occurring prior to the termination of coverage and after the date of my first continuous claims-made E&O coverage.*

This is a claims-made and reported policy. I have no knowledge of any pending claim or incident that could give rise to a claim under the proposed policy, and if any such claim exists, or knowledge or information exists and any claim or action arises therefrom, it is excluded from coverage for which this renewal form applies. A potential gap in coverage may occur if I elect an effective date that is not continuous with my prior expiration date, and may result in denial of a claim.

Signature \_\_\_\_\_ Date \_\_\_\_\_

*\*This program is underwritten by Continental Casualty Company (one of the CNA companies).*

### 4. Return Enrollment Form and Provide Payment

- **To pay by check**, return this Enrollment Form and include a check payable to Mercer Consumer for the premium amount above.
- **If you prefer to pay by credit card or bank draft**, complete the enclosed Authorization Agreement and return it with the Enrollment Form.

Newly contracted agents: Return this enrollment form to [documentcenter@ohionational.com](mailto:documentcenter@ohionational.com)

Fax your information to: 1.515.365.0494, or mail your Enrollment Form and Credit Card/Bank Draft Authorization to: P.O. Box 8146, Des Moines, IA 50306-8146

Questions? Contact Mercer Consumer at 1.800.627.5538

# Authorization Agreement: Bank Debit or Credit Card Payment

Please return with your signed Enrollment Form

Newly contracted agents: Return this authorization form to [documentcenter@ohionational.com](mailto:documentcenter@ohionational.com) with your Enrollment Form

## 1. Complete Your Personal Information (please print)

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Agent # (required) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

## 2. To Pay with Debit Card or Credit Card (visit [mercersecureservice.com/4031](http://mercersecureservice.com/4031))

- Pay by debit/credit card:** Visit [mercersecureservice.com/4031](http://mercersecureservice.com/4031) to enter your debit/credit card information and upload this form.\* Submission of your debit/credit card information to Mercer does not constitute receipt of payment or approval or binding of coverage by the insurer. Any coverage is subject to the terms and conditions of the insurance policy issued by the insurer.\*
- Update your debit/credit card on file:** Visit [mercersecureservice.com/4031](http://mercersecureservice.com/4031) to enter your debit/credit card information and upload this form.\*\*

\* This program is underwritten by Continental Casualty Company (one of the CNA companies).

\*\* Please do not attempt to email or fax your debit/credit card information as these methods are less secure and will not be accepted.

### Select your Payment Frequency:

- Pay Quarterly** (April 1, July 1, Oct. 1 and Jan.1. Master policy renews on April 1; mid-term enrollment premiums are prorated.)
- Pay Annually**

Total Amount Authorized: \$ \_\_\_\_\_

## 3. To pay with Checking Account

- Pay directly from your checking account:** Mail the Enrollment Form, this Authorization Agreement form and a voided check to one of the addresses below.

### Regular Address:

Mercer Consumer  
PO Box 8146  
Urbandale, IA 50306

### Overnight Address:

Mercer Consumer  
12421 Meredith Drive  
Des Moines, IA 50398

### Select your Payment Frequency:

- Pay Quarterly** (April 1, July 1, Oct. 1 and Jan. 1. Master policy renews on April 1; mid-term enrollment premiums are pro-rated.)
- Pay Annually**

Total Amount Authorized: \$ \_\_\_\_\_

# CNA/Ohio National-Sponsored E&O 2020-2021 Premiums\*

Limits		\$1M/\$1M	\$2M/\$2M	\$5M/\$5M
April 2020	Life Agent Only	\$ 690	\$801	\$941
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$1,395	\$1,675
	Life Agent Plus Financial Products	N/A	\$1,916	\$2,359
May 2020	Life Agent Only	\$633	\$735	\$864
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$1,280	\$1,537
	Life Agent Plus Financial Products	N/A	\$1,759	\$2,165
June 2020	Life Agent Only	\$575	\$667	\$784
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$1,162	\$1,395
	Life Agent Plus Financial Products	N/A	\$1,596	\$1,965
July 2020	Life Agent Only	\$518	\$601	\$706
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$1,047	\$1,257
	Life Agent Plus Financial Products	N/A	\$1,438	\$1,771
August 2020	Life Agent Only	\$459	\$533	\$626
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$929	\$1,115
	Life Agent Plus Financial Products	N/A	\$1,276	\$1,571
September 2020	Life Agent Only	\$401	\$465	\$547
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$810	\$973
	Life Agent Plus Financial Products	N/A	\$1,113	\$1,370
October 2020	Life Agent Only	\$344	\$399	\$469
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$696	\$835
	Life Agent Plus Financial Products	N/A	\$955	\$1,176
November 2020	Life Agent Only	\$285	\$331	\$389
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$577	\$693
	Life Agent Plus Financial Products	N/A	\$793	\$976
December 2020	Life Agent Only	\$229	\$266	\$312
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$462	\$555
	Life Agent Plus Financial Products	N/A	\$635	\$782
January 2021	Life Agent Only	\$170	\$198	\$232
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$344	\$413
	Life Agent Plus Financial Products	N/A	\$472	\$582
February 2021	Life Agent Only	\$112	\$129	\$152
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$225	\$271
	Life Agent Plus Financial Products	N/A	\$310	\$381
March 2021	Life Agent Only	\$59	\$68	\$80
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$118	\$142
	Life Agent Plus Financial Products	N/A	\$163	\$200

\*Premiums above are samples for the 1st day of each month; premiums are prorated daily. Please contact the Mercer Consumer service center at 1.800.627.5538 for the specific pro-rata premium based on your requested effective date.

## Optional Prior Acts Extension for Registered Representatives Annual Premiums

Contract Type	\$2M/\$2M	\$5M/\$5M
Life Agents Plus Mutual Funds & Variable Products	\$470	\$564
Life Agents Plus Financial Products	\$645	\$795

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only.

It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities.

Program Administered by Mercer Health and Benefits Administration LLC

**AR Insurance License #100102691 | CA Insurance License #0G39709  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC**

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*Life changes. We'll be there.®*