



Ohio National
Financial Services®

The Ohio National Life Insurance Company
Ohio National Life Assurance Corporation

Ohio National

Sponsored Errors & Omissions Program

As a valued agent of
Ohio National, you are
eligible to take advantage of
an exclusive E&O program
negotiated specifically to help
you easily obtain the E&O
coverage you need.

Plan details, including
competitive rates and an
enrollment form, are included
in this brochure.

AR Ins. Lic. #100102691 | CA Ins. Lic. #0G39709
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

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Plan Highlights*

Policy Period—April 1, 2016–April 1, 2017

Policyholder

Ohio National Life Insurance Company

Insureds

- Agents
- General Agents
- Registered Representatives of 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

- Date of first continuous claims-made E&O coverage for Agents and General Agents
- Date of contract for Registered Representatives

Defense Costs

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

*Plan highlights are subject to policy terms and conditions.

Professional Services

Life Agent (All Companies)

- Life Insurance
- Employee Benefits Plans
- Fixed Annuities
- Accident & Health Insurance
- Disability Income Insurance
- Pension/Profit Sharing Plans
- Providing advice, consultation and administration of above products, whether or not a fee is charged

Also includes:

- Financial Planner Activities (in conjunction with sale of any of the above-listed products)
- 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
- Includes Series 6 & 63

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
- Includes Series 7, 22, 24, 65, 66

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

Extra Plan Benefits

Credit Card Payment

No Processing Fees

Online Enrollment

Visit proliability.com/ohionational

No
Additional
Cost!

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 are eligible for a full year of tail coverage after termination of your contract with Ohio National (unless terminated for disciplinary reasons or you have current coverage under another policy). 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, and your options are either \$2 million or \$5 million in coverage.

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

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

Deductible

\$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

*Other exclusions may apply.