

## STUDENT LOAN REIMBURSEMENT RIDER

# Don't let student loans add to the burden of a disability

If your income is your greatest asset, then student loan debt could be one of your greatest liabilities.

The gap between your earning power and student loan obligation is usually at its widest early in your career. That's probably why people under the age of 39 make up nearly two-thirds of all student loan borrowers<sup>1</sup>.

Student loans weigh even heavier on those who are too sick or hurt to work, and may be struggling to cover their living expenses on a reduced income.

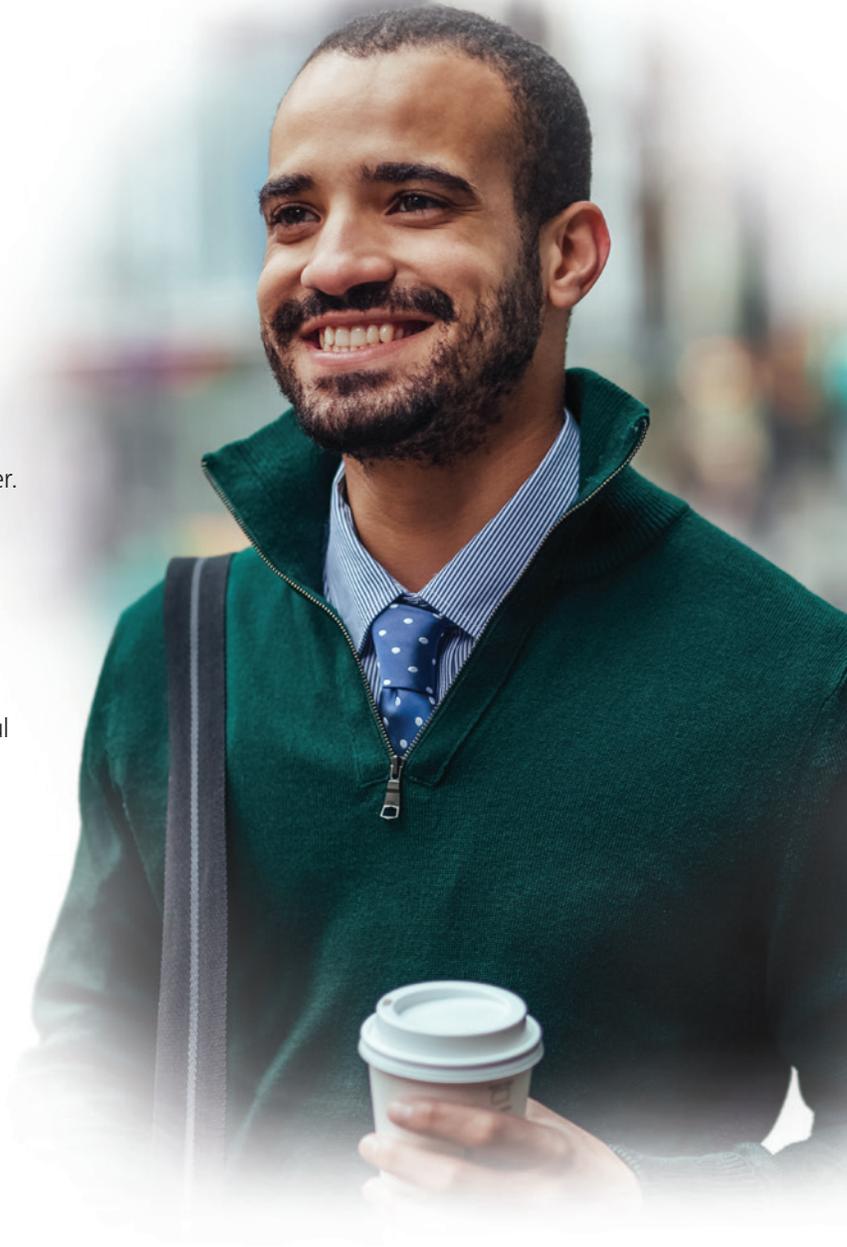
The first step? Make sure you protect your income with disability income (DI) insurance. The next? Enhance your coverage by purchasing our Student Loan Reimbursement rider.

The Student Loan Reimbursement rider provides an additional monthly benefit to help make your required loan payments when you are totally disabled.

## How the rider helps erase debt

Josh's three years of law school positioned him for a successful career but also left him saddled with student loan debt totaling \$60,000.

After establishing his own practice and paying down his loan balance to \$30,000, Josh receives a life-changing diagnosis that leaves him totally disabled and sidelines him from his business for more than two years. Fortunately, his base DI coverage (\$5,000 per month) helps to cover his living expenses while the additional \$1,000 monthly benefit he receives from the Student Loan Reimbursement rider allows him to keep paying down his remaining law school debt.



<sup>1</sup>Source: "Student Loan Debt Statistics in 2018: A \$1.5 Trillion Crisis," Forbes.com, June 13, 2018.

The rider 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 policies issued by Ohio National Life Assurance Corporation. Issuer not licensed to conduct business in NY. Disability Income insurance is not available in CA.

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.

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**Ohio National Life Assurance Corporation**

One Financial Way | Cincinnati, Ohio 45242 | 513.794.6100 | [ohionational.com](http://ohionational.com)  
Post Office Box 237 | Cincinnati, Ohio 45201-0237

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