

Key Person Life Insurance

[Music begins]

Narrator: What is important to your business?

Is it the equipment or building you use every day?

Businesses often recognize the need to ensure these tangible parts of the business.

However, a building, car or computer may not be the most important asset in the company.

What about your people?

Some employees stand above the rest.

For many businesses, the key people in the company are the company's greatest strength and losing them could be very costly to your business.

The best way to safeguard against this type of loss is to have key person insurance.

Key person insurance is life insurance purchased by a business on an owner or employee whose services contributed substantially to the success of the business.

So, who exactly is a key person?

A key person is a decision-maker, a great salesperson, a person with whom the customer identifies or an employee with unique talents/

The cost of losing a key employee can hit many areas of your business.

The cost to your business can include confidence among creditors and customers, a loss in earnings and profits or just the expense to hire and train a replacement.

Protecting your company from the loss of this essential person is important to the company's continued success.

How can you protect your business from the loss of this person?

Through life insurance, your business will have the security your company needs.

It is a practical and effective way to protect your business.

An experienced financial professional can offer you practical solutions and discuss with you the advantages and protections associated with key person insurance.

[Ohio National Financial Services logo shown on the screen]

[Disclosures shown on the screen]

Life insurance and annuities are issued by the Ohio National Life Insurance Company and Ohio National Life Assurance Corporation.

Product, product features and rider availability vary by state.

Issuers not licensed to conduct business and products not distributed in Alaska, Hawaii or New York.

[Company history shown on the screen]

Tracing its corporate origins to 1909, Ohio National markets a variety of insurance financial products in 47 states (all except Alaska, Hawaii and New York), 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.

[Disclosure shown on the screen]

Approved for client use.

[Music ends]