

New member rates



All sample monthly rates contain:

- Permanent 15 percent discount on unisex rates
- Own Occupation rider - Benefits are payable when disability prevents you from working in your professionally-recognized legal specialty, even if you're working elsewhere
- Enhanced Residual rider - Includes transition-to-work benefit that continues to pay a monthly benefit (if certain criteria are met) until you are fully back to work
- Removal of Mental Disorder/Substance Abuse Limitation rider - Removes standard two-year limitation and provides coverage up to the maximum benefit period for disabilities resulting from mental and substance abuse disorders
- 12/12 pre-existing condition limitation for GSI; 2-year/5-year for fully underwritten
- 90-day elimination period
- To age 67 benefit period

Non-tobacco – Rates				
Age	GSI	Fully underwritten*		
	\$2,000	\$5,000	\$10,000	\$20,000
25	\$39.05	\$87.89	\$169.29	\$332.10
26	\$39.71	\$89.55	\$172.61	\$338.73
27	\$40.86	\$92.42	\$178.35	\$350.22
28	\$42.38	\$96.22	\$185.96	\$365.42
29	\$44.14	\$100.63	\$194.77	\$383.05
30	\$45.97	\$105.20	\$203.91	\$401.33
31	\$47.83	\$109.85	\$213.21	\$419.93
32	\$49.53	\$114.10	\$221.70	\$436.92
33	\$50.91	\$117.53	\$228.58	\$450.67
34	\$51.91	\$120.04	\$233.59	\$460.70
35	\$52.38	\$121.21	\$235.94	\$465.39
36	\$53.07	\$122.95	\$239.41	\$472.34
37	\$54.67	\$126.96	\$247.42	\$488.36
38	\$56.94	\$132.62	\$258.74	\$511.00
39	\$59.72	\$139.57	\$272.66	\$538.82
40	\$62.70	\$147.01	\$287.54	\$568.59
41	\$65.71	\$154.53	\$302.58	\$598.67
42	\$68.47	\$161.45	\$316.41	\$626.33
43	\$70.80	\$167.27	\$328.06	\$649.63
44	\$72.47	\$171.44	\$336.39	\$666.29
45	\$73.23	\$173.34	\$340.19	\$673.89
46	\$74.26	\$175.93	\$345.36	\$684.24
47	\$76.66	\$181.91	\$357.33	\$708.18
48	\$80.09	\$190.49	\$374.48	\$742.47
49	\$84.21	\$200.80	\$395.10	\$783.72

Tobacco – Rates				
Age	GSI	Fully underwritten*		
	\$2,000	\$5,000	\$10,000	\$20,000
25	\$47.18	\$108.23	\$209.98	\$413.46
26	\$48.01	\$110.29	\$214.10	\$421.71
27	\$49.48	\$113.97	\$221.46	\$436.43
28	\$51.36	\$118.67	\$230.84	\$455.20
29	\$53.56	\$124.17	\$241.84	\$477.19
30	\$55.85	\$129.91	\$253.33	\$500.16
31	\$58.17	\$135.69	\$264.89	\$523.29
32	\$60.29	\$140.99	\$275.49	\$544.48
33	\$62.02	\$145.31	\$284.14	\$561.79
34	\$63.26	\$148.43	\$290.37	\$574.25
35	\$63.86	\$149.93	\$293.36	\$580.23
36	\$64.72	\$152.07	\$297.65	\$588.81
37	\$66.73	\$157.08	\$307.68	\$608.86
38	\$69.57	\$164.20	\$321.91	\$637.33
39	\$73.03	\$172.85	\$339.22	\$671.95
40	\$76.75	\$182.15	\$357.82	\$709.15
41	\$80.51	\$191.54	\$376.58	\$746.68
42	\$83.97	\$200.19	\$393.89	\$781.29
43	\$86.90	\$207.51	\$408.53	\$810.57
44	\$88.97	\$212.69	\$418.88	\$831.28
45	\$89.92	\$215.07	\$423.65	\$840.82
46	\$91.20	\$218.27	\$430.04	\$853.60
47	\$94.21	\$225.79	\$445.09	\$883.68
48	\$98.49	\$236.50	\$466.52	\$926.55
49	\$103.60	\$249.36	\$492.24	\$977.99

(additional ages on next page)

Note: Guaranteed Standard Issue (GSI) offer does not require medical exams or labs. You simply answer a few questions to qualify. Fully-underwritten offer requires medical exams/labs and financial documentation.

* Fully underwritten benefit amounts reflect total monthly benefits including — not in addition to — the \$2,000 GSI benefit.

Questions? Contact 202.499.4942 / info@DCbarins.com



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Ohio National Financial Services®

FOR GENERAL USE WITH NEW MEMBERS OF D.C. BAR - WITHIN FIRST 60 DAYS OF SWEARING-IN

New member rates continued



Age	Non-tobacco – Rates			
	GSI	Fully underwritten*		
	\$2,000	\$5,000	\$10,000	\$20,000
50	\$88.68	\$211.96	\$417.43	\$828.36
51	\$93.12	\$223.08	\$439.67	\$872.85
52	\$97.26	\$233.43	\$460.37	\$914.26
53	\$100.66	\$241.92	\$477.36	\$948.23
54	\$103.07	\$247.95	\$489.41	\$972.33
55	\$104.12	\$250.58	\$494.66	\$982.84
56	\$105.43	\$253.85	\$501.22	\$995.94
57	\$107.91	\$260.04	\$513.59	\$1,020.69
58	\$110.72	\$267.08	\$527.66	\$1,048.84
59	\$113.12	\$273.06	\$539.63	\$1,072.78
60	\$114.30	\$276.01	\$545.54	\$1,084.58
61	\$111.47	\$268.94	\$531.38	\$1,056.28
62	\$108.59	\$261.74	\$516.99	\$1,027.49
63	\$91.09	\$217.98	\$429.48	\$852.47
64	\$73.54	\$174.11	\$341.73	\$676.96

Age	Tobacco – Rates			
	GSI	Fully underwritten*		
	\$2,000	\$5,000	\$10,000	\$20,000
50	\$109.20	\$263.27	\$520.06	\$1,033.63
51	\$114.78	\$277.23	\$547.96	\$1,089.44
52	\$119.93	\$290.08	\$573.68	\$1,140.88
53	\$124.23	\$300.84	\$595.20	\$1,183.90
54	\$127.22	\$308.32	\$610.16	\$1,213.83
55	\$128.55	\$311.64	\$616.79	\$1,227.09
56	\$130.20	\$315.76	\$625.04	\$1,243.59
57	\$133.29	\$323.49	\$640.49	\$1,274.48
58	\$136.78	\$332.22	\$657.96	\$1,309.42
59	\$139.76	\$339.66	\$672.84	\$1,339.19
60	\$141.26	\$343.42	\$680.36	\$1,354.23
61	\$137.69	\$334.49	\$662.49	\$1,318.48
62	\$134.14	\$325.63	\$644.77	\$1,283.06
63	\$112.23	\$270.84	\$535.18	\$1,063.88
64	\$90.31	\$216.04	\$425.59	\$844.70

* Fully underwritten benefit amounts reflect total monthly benefits including — not in addition to — the \$2,000 GSI benefit.

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- 90-day elimination period
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For more on this benefit and to enroll, contact TriBridg Partners, your exclusive coordinating broker:

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