

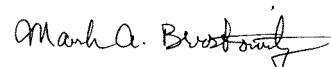
The Ohio National Life Insurance Company
Life Agents Errors & Omissions (E&O) Insurance

CERTIFICATE OF INSURANCE

<i>PRODUCER:</i>	Mercer Consumer, a service of Mercer Health & Benefits Administration LLC P.O. Box 8146 Des Moines, IA 50306-8146
<i>INSURED:</i>	David B Kaplan 597 E Green St #201 Pasadena, CA 91101
<i>CARRIER:</i>	Continental Casualty Company, one of the CNA companies
<i>POLICY TYPE:</i>	Claims Made and Reported Policy
<i>POLICY NUMBER:</i>	286996368
<i>CERTIFICATE NUMBER:</i>	CNA23304
<i>POLICY PERIOD:</i>	April 1, 2017 to April 1, 2018
<i>LIMITS OF LIABILITY:</i>	\$1,000,000 Each Wrongful Act \$1,000,000 In the Aggregate
<i>DEDUCTIBLES:</i>	\$500 Per claim on The Ohio National Life Insurance Company products \$1,500 Per claim on Life products outside The Ohio National Life Insurance Company
<i>PRIOR ACTS COVERAGE:</i>	The earliest date of continuous life agent's E&O.
<i>COVERAGE</i> <i>Effective Date: 04/01/2017</i>	Life Agent: The sale and/or servicing of life, accident & health, disability, employee benefit plans, pension/profit sharing plans, fixed annuities.

You must have a current appointment with The Ohio National Life Insurance Company as an Insurance Agent/Registered Representative and have paid a premium for such services under the E&O Program. Premium is considered "fully earned" and therefore no premium is returned for any reason. The policy expiration date for an Insured will be 04/01/18 or the date the Insured's appointment with the above listed sponsoring company is terminated, whichever is earlier. Coverage is provided subject to the terms, conditions and exclusions of the policy. If an agency or corporation is also shown as an insured above, coverage is provided for the agency or corporation but only with respect to those activities relating to the professional services provided by the named insured agent and which are covered activities for this agent under the Agents of Ohio National Life Insurance Company Policy. NOTE: This is to be considered the highlights of the insurance afforded. It is not intended to interpret the actual coverage or content of the policy nor is it legal advice. It summarizes our understanding of the coverage provided. Please retain this document in a safe place for your future reference and E&O compliance requirements.

ISSUE DATE:



Mark Brostowitz
Principal
Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC



Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC
P.O. Box 8146
Des Moines, IA 50306-8146

March 9, 2017

David B Kaplan
597 E Green St #201
Pasadena, CA 91101

Dear David B Kaplan:

Thank you for obtaining your Errors & Omissions Insurance from Mercer Consumer through The Ohio National Life Insurance Company Agents E&O Program. Enclosed please find a Certificate of Insurance which provides you with evidence of your coverage under the policy. Please file this in a safe place and retain it for your records.

CLAIM REPORTING: The policy is a claims made and reported policy. If you become aware of a claim or an incident that could result in a claim, please report, in writing, to:

By Email: SpecialtyProNewLoss@cna.com
or
CNA - Claims Reporting
P.O Box 8317
Chicago, IL 60680-8317
Fax: 866-773-7504

Please be aware that the premium for this coverage is considered fully earned and therefore no premium is returned for any reason.

Mercer Consumer has been contracted by The Ohio National Life Insurance Company to administer this insurance program. Should you have questions regarding your coverage or need assistance, please contact us at phone number 800-627-5538, Monday-Friday, 8am-5pm (CT) or via email at plsteam2.service@mercer.com.

Sincerely,

A handwritten signature in black ink that reads "Mark A. Brostowitz".

Mark Brostowitz
Principal
Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC

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