

DINAMIC FOUNDATION



CLIENT HIGHLIGHTS

Disability Income Insurance
The Union Central Life Insurance Company

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You depend on your income. Why risk losing your financial security in the event of a disabling illness or injury? You don't expect to become disabled, but it could happen. The number of U.S. workers experiencing a long-term disability continues to grow at an alarming rate. The latest U.S. Census estimated that there are over 30 million disabled Americans between ages 21-64.*

Income is the foundation. Protect it.

Individual Disability Income insurance policies, issued by The Union Central Life Insurance Company, go to work when you can't. They can pay monthly benefits when you need them most – when you have no regular income but still have the same monthly living expenses.

An innovative approach

With Union Central Life's Disability Income insurance, your basic plan provides all of the features, benefits and options shown below, subject to state variation.

- Choice of Noncancelable or Guaranteed Renewable coverage, based on your specific needs
- Choice of benefit periods and elimination periods
 - You decide when benefits begin and for how long they are payable
- Nondisabling Injury
 - We will reimburse you for 100% of expenses incurred for the treatment of any nondisabling injuries or repair to natural teeth (so long as you are not receiving any other benefits under this policy) – up to 50% of your base benefit, not to exceed \$3000 per injury.
- Good Health
 - We will waive two days of the elimination period for every year you complete without receiving benefits under this policy. However, we will not reduce your elimination period to less than 30 days.

- Presumptive Total Disability
 - The following specific losses – sight in both eyes; hearing in both ears; speech; the use of both hands; the use of both feet; and the use of one hand and one foot – are considered total disabilities whether or not you are able to work. We will waive the elimination period for these losses, and benefits will be payable from the date of the loss. The loss does not need to be permanent or irrecoverable.
- Surgical Transplant
 - If you are disabled as the result of having been a surgical transplant donor after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period will be waived.
- Cosmetic Surgery
 - If you are disabled as a result of cosmetic surgery after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period must be satisfied.
- Survivor Benefit
 - If you should die after satisfying the elimination period and while benefits are being paid under the policy, an additional three months of benefits will be paid to your designated beneficiary, if any, otherwise to your estate.
- COBRA Premium
 - Pays COBRA premiums during disability of up to \$1000 per month; for up to 18 months.

Additional benefits

Riders are available to provide additional benefits beyond those listed in your base policy. To expand your coverage, you may add any of the riders shown below for an additional premium (unless otherwise indicated).**

- Enhanced Residual Disability/Basic Residual Disability
 - You may be eligible for a benefit if you suffer a disability that results in at least a 15% loss of prior earnings. This benefit will be proportional to the loss of income. The disability must also result in a loss of time or a loss of duties in your occupation in order for you to qualify.
- Cost of Living Adjustment
 - This rider will increase your total monthly benefit after one full year of disability, to help offset the effects of inflation.
- Social Insurance Substitute
 - This rider will pay an additional benefit, reduced by any Social Insurance Benefits being received, if you are receiving total disability benefits under the policy.

You can't foresee the future, but you can plan for the unexpected.

- Future Increase Option
 - This rider guarantees your right to purchase additional coverage with only financial evidence of insurability. This also guarantees the rate structure, occupational classification and language of the original policy.
- Catastrophic Disability
 - This rider will pay an additional monthly benefit if, due to sickness or injury, you are unable to perform two or more of the six Activities of Daily Living without stand-by assistance or if you are cognitively impaired. The Activities of Daily Living are dressing, toileting, transferring, continence, bathing and eating.
- Automatic Increase
 - This rider will increase the amount of your monthly benefit by 4% of the original base benefit on the policy on each anniversary for the first five years. No financial or medical evidence of insurability is required to exercise these increases. No additional premium is required at policy issue.

Premium discounts

Premium discounts make a good value even better. You may receive a reduced premium if you:

- Have not used any form of tobacco in the preceding year;

- Are one of two or more insured lives in a company;
- Are a qualifying member of an association that has endorsed Union Central Life as a preferred disability income insurance provider; or
- Pay a double annual premium when your policy is issued.

A policy that goes to work when you can't

You can't foresee the future, but you can plan for the unexpected – with Disability Income insurance from Union Central Life, a UNIFI Company. Ask your insurance representative to help you design a policy that is right for you. It could be one of the best decisions you'll ever make.

For more information about Disability Income insurance or any other products for personal, family or business needs, contact your insurance representative.

* The Council for Disability Awareness, 2009

** Riders may not be available in all states.



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About UNIFI Companies

UNIFI Companies—Ameritas Life Insurance Corp., Acacia Life Insurance Company and The Union Central Life Insurance Company and affiliated companies—offers a wide range of insurance and financial products and services to individuals, families and businesses. These products and services include life insurance; annuities; individual disability insurance; retirement plans; investments; mutual funds; group dental, eye care and hearing care insurance; banking and public finance.

The organization's financial strength and stability are reflected in strong financial ratings from independent analysts. The life insurance companies' heritage, dating back to 1867, is built on traditional values, high ethical standards and trusted relationships. For more information, visit the UNIFI Companies web site at www.UNIFIcompanies.com.

Securities offered through affiliate Ameritas Investment Corp. Member FINRA/SIPC.

Each UNIFI company is solely responsible for its own financial condition and contractual obligations.

Disability Income Insurance (Forms U4501NC, U4502GR and UC 4403 S) issued by The Union Central Life Insurance Company.