



**SUMMARY OF DISABILITY INCOME AND
BUSINESS OVERHEAD EXPENSE
INSURANCE POLICIES**

All States but CA

Income is the Foundation.
Protect It.

The Union Central Life Insurance Company

With DInamic Foundation, you can provide needed income protection to a large cross-section of your clients, with particular value in three broad areas of the marketplace:

Non-Invasive Physicians

- Whether you focus on the residency marketplace or established physicians, you will find our preferred 6M occupational class to be very competitive, particularly in the states that have additional state discount factors.
- Approximately 140 of the 182 AMA-recognized medical specialties are found within our top two medical occupational classes - 6M and 5M.

Corporate/Employee Benefits

- There are more opportunities than ever with our Guaranteed Standard Issue (GSI) DI insurance program. The ability to use our new Guaranteed Renewable policy in this marketplace gives you and your clients tremendous flexibility with pricing, plans, etc. Remember, you only need five lives for a GSI offer.
- Our non-medical occupational classes make us more competitive in these industries - especially for attorneys, executives and other professional occupations.

Business Owners

- The revised Business Owner Upgrade now allows for a one- or two-occupational class upgrade, based on certain criteria.
- Qualifying small business owners are eligible to purchase Business Overhead Expense insurance coverage to keep the doors open during their disability.
- The Guaranteed Renewable individual DI insurance policy allows for an Own Occupation and Not Working definition of total disability for the length of the benefit period.
- The built-in Partial Disability benefit on the Guaranteed Renewable contract can be especially valuable for business owners who have unique income structures.

With DInamic Foundation we took the best of the DInamic 2000 series and added a whole lot of new features to create a product you can be proud of. DInamic Foundation enables you to design income protection strategies to fit each client's unique needs.

Income is the foundation. Protect it with DInamic Foundation.



DINAMIC FOUNDATION POLICY FEATURES

Noncancelable and Guaranteed Renewable (NC) - Form U4501NC	This policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday. Premiums for this policy are guaranteed to age 65.
Guaranteed Renewable (GR) - Form U4502GR	This policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday. Premiums for this policy are subject to change on a class basis with state approval. This policy includes a built-in partial disability benefit.
Business Overhead Expense (BOE) - Form UC 4403 S	This policy provides coverage designed to reimburse owners of small businesses (sole proprietors, partners, closely held corporations), operated from a location away from home, for normal and customary expenses necessary to maintain the business while disabled.

OCCUPATIONAL CLASSES

NC Policies	Non-medical - 6A, 5A, 4A, 3A and 2A Medical - 6M, 5M, 4M, 3M and 2M
GR Policies	Non-medical - 6A, 5A, 4A, 3A, 2A, A and B Medical - 6M, 5M, 4M, 3M, 2M and M
BOE Policies	Non-medical - 6A, 5A, 4A and 3A Medical - 6M, 5M, 4M and 3M

BENEFIT AND ELIMINATION PERIODS

NC and GR Policies	The applicant has a choice of seven benefit and six elimination periods available as follows: <table border="0"> <thead> <tr> <th>Benefit Period</th> <th>Elimination Period</th> </tr> </thead> <tbody> <tr> <td>To 70/67/65</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Ten Year</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Five year</td> <td>30, 60, 90, 180, 365 days</td> </tr> <tr> <td>Two year</td> <td>30, 60, 90, 180 days</td> </tr> <tr> <td>One year</td> <td>30, 60, 90 days</td> </tr> </tbody> </table>	Benefit Period	Elimination Period	To 70/67/65	90, 180, 365, 730 days	Ten Year	90, 180, 365, 730 days	Five year	30, 60, 90, 180, 365 days	Two year	30, 60, 90, 180 days	One year	30, 60, 90 days
Benefit Period	Elimination Period												
To 70/67/65	90, 180, 365, 730 days												
Ten Year	90, 180, 365, 730 days												
Five year	30, 60, 90, 180, 365 days												
Two year	30, 60, 90, 180 days												
One year	30, 60, 90 days												
BOE Policies	The applicant has a choice of three benefit and three waiting periods available as follows: <table border="0"> <thead> <tr> <th>Benefit Period</th> <th>Waiting Period</th> </tr> </thead> <tbody> <tr> <td>24 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>18 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>12 Months</td> <td>30, 60 and 90 days</td> </tr> </tbody> </table>	Benefit Period	Waiting Period	24 Months	30, 60 and 90 days	18 Months	30, 60 and 90 days	12 Months	30, 60 and 90 days				
Benefit Period	Waiting Period												
24 Months	30, 60 and 90 days												
18 Months	30, 60 and 90 days												
12 Months	30, 60 and 90 days												

DEFINITIONS OF TOTAL DISABILITY - NC AND GR POLICIES

The applicant has a choice of up to three different definitions of total disability.

OO = Own Occupation for the length of the benefit period

NW = Own Occupation and Not Working for the length of the benefit period

500/NW = Five-Year Own Occupation and then Not Working for the remainder of the benefit period

The chart below shows the availability of definitions of total disability according to occupational class, issue age, maximum benefit period and policy form.

FULLY UNDERWRITTEN IDI – NC AND GR POLICIES

Occ Class	Issue Age	Definition of Disability	Benefit Periods	Policy Form
6A, 6M	18-55	OO, NW	70, 10y	NC & GR
	18-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
5A, 5M	18-55	OO, NW	70, 10y	NC & GR
	18-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
4A, 4M	18-55	OO, NW	70, 10y	NC & GR
	18-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
3A, 3M	18-55	500/NW, NW	70, 10y	NC & GR
	18-60		67, 65	
	18-60	OO, NW	5y, 2y	
	61-64		2y, 1y	
2A, 2M	18-55	NW	70, 10y	NC & GR
	18-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
A, M	18-60	NW	5y, 2y	GR
B	18-60	NW	2y	GR

DEFINITIONS OF TOTAL DISABILITY - BOE POLICIES

All BOE policies qualify for Own Occupation for the entire benefit period.

BASE POLICY SELLING FEATURES

Selling Features	Description
Presumptive Total Disability	Total disability is presumed if an insured sustains a total loss of sight in both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if able to work. The elimination period will be waived. The loss is not required to be permanent or irrecoverable.
Surgical Transplant	An insured will be considered totally disabled due to sickness if total disability is the result of him/her having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The elimination period will be waived.
Cosmetic Surgery	An insured will be considered totally disabled due to sickness if total disability is the result of him/her having cosmetic surgery to correct a disfigurement or to improve his/her appearance, provided the cosmetic surgery occurs more than six months after the issue date.
Successive Periods of Disability	<ul style="list-style-type: none"> For the Noncancelable policy, if total disability and/or residual disability (if applicable) stops and then starts again within 365 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart. For the Guaranteed Renewable policy, if total disability and/or residual disability (if applicable) stops and then starts again within 180 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart.
Nondisabling Injury	If an insured suffers an injury that requires medical treatment prescribed by a physician or the repair to natural teeth prescribed by a dentist, we will pay the expense of such treatment up to the lesser of one-half the monthly benefit or \$3,000.
Good Health	For every policy year an insured completes without receiving any benefits under the policy, we will reduce the elimination period by two days. In no case will the elimination period be reduced to less than 30 days.
Survivor	Should an insured die after satisfying the elimination period and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the designated beneficiary, if any, otherwise, to the insured's estate.
COBRA Premium	If an insured is receiving monthly disability benefits under this policy, becomes unemployed due to a disability and as a result, is paying premiums to continue medical coverage under the employer's health or medical plan as provided for under COBRA, we will reimburse the premium paid for medical coverage under COBRA. Benefits will begin with the first premium due after the insured satisfies the elimination period, will not exceed \$1,000 per month and are payable for up to 18 months.
Partial Disability Benefit	This benefit is included in the Guaranteed Renewable base policy only. Provides disability benefits when the insured is able to do one or more but not all of the main duties of his/her occupation or can perform all of the main duties of his/her occupation for only 50% or less of the time normally required. The monthly benefit payable for a period of partial disability is one-half the base monthly benefit and is payable for a maximum of 12 months. If either the Enhanced or the Basic Residual Disability Rider is part of the policy, the partial benefit will not be payable.

NC* AND GR	NON-MEDICAL OCCUPATIONS							MEDICAL OCCUPATIONS						
Riders	6A	5A	4A	3A	2A	A	B	6M	5M	4M	3M	2M	M	
Enhanced Residual Disability	✓	✓	✓	✓	No	No	No	✓✓	✓✓	✓✓	✓✓	No	No	
Basic Residual Disability	✓	✓	✓	✓	✓	No	No	No	No	No	No	✓✓	No	
Cost of Living Adjustment (COLA) – 6% compound	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Cost of Living Adjustment (COLA) – 3% Simple	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Social Insurance Substitute (SIS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Catastrophic Disability (CAT)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Future Increase Option (FIO)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Automatic Increase Rider (AIR)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	

*The NC policy is not available to occupational classes A, B and M.

✓✓ Enhanced or Basic Residual Disability Rider is required for these occupational classes.

OPTIONAL BENEFITS

Noncancelable and Guaranteed Renewable (NC) - Form U4501NC Guaranteed Renewable (GR) - Form U4502GR

Riders	Description	Specifications by Class
Enhanced Residual Disability Rider	<p>Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings, and be unable to perform one or more of the material and substantial duties of his/her occupation or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. For the first six months that residual disability benefits are paid, the amount will be at least 50% of the base monthly benefit. If the loss of earnings is more than 75%, then total disability benefits will be paid.</p> <p>Recovery Benefit: In the month immediately following a period for which monthly disability benefits have been paid, if an insured has returned to work in his/her occupation and maintains at least a 15% loss of earnings and a demonstrable relationship exists between the loss of monthly earnings and the previous disability, a recovery benefit will continue to be paid. This benefit will be based on the loss of earnings and is payable up to the maximum benefit period.</p>	<p>Available to 6A-3A and required for 6M-3M Issue ages 18-64</p>
Basic Residual Disability Rider	<p>Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings, and be unable to perform one or more of the material and substantial duties of his/her occupation or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. The residual monthly benefit will be the lesser of 50% of the base monthly benefit or the base monthly benefit for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability.</p>	<p>Available to 6A-2A and required for 2M Issue ages 18-64</p>
Cost of Living Adjustment Rider – 6% Compound	<p>Provides for an annual interest increase in the monthly benefit payable after the first 12 months of disability. The adjustment factor is based on the CPI-U with a maximum of 6% per year compounded annually. This has the effect of creating a "catch-up" provision for years when the CPI-U index is less than 6%, and greater than 6% in other years. This rider includes a provision to purchase the increase in the monthly benefit upon recovery.</p>	<p>Available to 6A-2A and 6M-2M Issue ages 18-60</p>
Cost of Living Adjustment Rider – 3% Simple	<p>Provides for an annual 3% simple interest increase in the monthly benefit payable after the first 12 months of disability.</p>	<p>Available to 6A-2A and 6M-2M Issue ages 18-60</p>
Social Insurance Substitute Rider	<p>Provides additional monthly disability benefits, reduced by any social insurance benefits being received, for each month the insured is totally disabled after the SIS elimination period. The definition of total disability for this rider will be the same as the definition of total disability for the base monthly benefit.</p>	<p>Available to 6A-B and 6M-M Issue ages 18-60</p>
Catastrophic Disability Rider	<p>Provides an additional monthly disability benefit if the insured is unable to perform two or more of the six Activities of Daily Living (ADL) without standby assistance or if severely cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing. A combination of base benefit, the SIS benefit, the CAT benefit and any other in force DI coverage cannot exceed 100% of the insured's gross monthly income net of business expenses. The CAT benefit cannot exceed three times the base benefit up to a maximum of \$10,000 per month. This rider does not require the same benefit or elimination periods as the base policy.</p>	<p>Available to 6A-2A and 6M-2M Issue ages 18-60</p>

OPTIONAL BENEFITS

Noncancelable and Guaranteed Renewable (NC) - Form U4501NC Guaranteed Renewable (GR) - Form U4502GR

Riders	Description	Specifications by Class
Future Increase Option Rider	Allows an insured to increase the base monthly disability benefit on a policy without providing evidence of physical insurability. The total maximum increase amount that may be purchased at policy issue is three times the base monthly benefit, not to exceed Maximum Issue and Participation Limits. An insured can apply for increased amounts on any or every policy anniversary up to and including age 55. The maximum increase allowed on any given policy anniversary is one-half the base monthly benefit originally issued. During the first three years after issue, the entire benefit amount under this rider can be exercised provided the insured has a demonstrable increase in income or has lost Group LTD benefits due to a job change and is not receiving benefits under the policy. The premium rate for any increase will be based on attained age as of the issue date of the increase. It will also use the rate basis in effect on the issue date of the policy to which this rider is attached. In addition, rates will be based on the occupational class of the original policy as of the issue date of the increase. Off-anniversary options available – subject to specified criteria.	Available to 6A-2A and 6M-2M Issue ages 18-50
Automatic Increase Rider	Increases the base monthly disability benefit by 4% (simple increase rounded up to the next \$10) without requiring medical or financial evidence of insurability. The automatic increase will take place on each policy anniversary for up to five years. In the insured is under age 56 and the last automatic increase has occurred, he/she may apply for additional automatic increases by providing financial evidence of insurability only. One refusal to increase the monthly benefit will forfeit remaining options during any five-year period and will forfeit an insured's right to reapply for a new five year option.	Available to 6A-2A and 6M-2M Issue ages 18-55
Business Overhead Expense (BOE) - Form UC 4403 S		
Substitute Salary Expense Rider	Designed to help pay the expense incurred to employ another person to perform the duties the insured would otherwise perform had he/she not become disabled. These benefits are payable in addition to the maximum monthly benefit for total disability, for up to 6 months.	Available for 6A-2A and 6M-2M Issue ages 18-60
Future Increase Option Rider	Allows an insured to increase the maximum monthly disability benefit on a policy without providing evidence of physical insurability. The total maximum increase amount that may be purchased at policy issue is two times the maximum monthly benefit, not to exceed Maximum Issue and Participation Limits. An insured can apply for increased amounts on any or every policy anniversary up to and including age 55. The maximum increase elected at any time may not exceed one-half of the maximum monthly benefit of the original policy. The premium rate for any increase will be based on attained age as of the issue date of the increase. It will also use the rate basis in effect on the issue date of the policy to which this rider is attached. In addition, rates will be based on the occupational class of the original policy as of the issue date of the increase.	Available for 6A-2A and 6M-2M Issue ages 18-50

DISCOUNTS - NC, GR AND BOE POLICIES

Multi-Life Discounts

- 10% discount from sex-distinct rates for two to four approved lives from a common employer
- 15% discount from unisex rates for five or more approved lives from a common employer
- If group size increases from four to five lives, the group will maintain a sex-distinct rate basis, but all members of the group will receive a 15% discount
- Discount and/or unisex rate basis will not be removed as the group decreases in size
- Cannot be used in conjunction with the Association Marketing Discount

Guaranteed Standard Issue (GSI) Discounts

- Discounts taken from unisex rates

100% Employer-Pay Participation	Voluntary GSI Eligible Employees	Premium Discount
5-9	10 - 49	15%
10 - 49	50 - 149	20%
50 - 99	150 - 299	25%
100+	300+	30%

Association Marketing Discount

- 15% discount from sex-distinct rates
- Available for qualifying members of approved associations
- Nonmedical occupational classes 6A-4A
- Medical occupational classes 6M-4M

Double Annual Discount

- One-time 5% premium discount if two annual premiums are paid at the time the application is submitted
- Not available in conjunction with the Automatic Increase Rider

Rates

- 1.1 state factor for all policies issued in Florida
- 0.9 state factor for 6M and 5M occupational classes (NC and GR policies) in IL, IN, IA, MN, MO, NC, NE, ND, OH, SD, VA and WI



Certain provisions may vary by state. This brochure is for use in all states but California. For more details, see the DI Agent Guide (DI 1228).

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

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