

Disability Income

The Union Central Life Insurance Company
A UNIFI Company

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Features	Union Central	Berkshire
Contract	DInamic 2000	Pro-Vider Plus 1400/1500
Occupation Definition	<p>Classes 5AP, 5A, 4A, 4M¹ - Flexibility of 6.</p> <ol style="list-style-type: none"> 1. Own Occupation for entire benefit period.^{2,3} 2. Own Occupation and not engaged for entire benefit period.^{4,5} 3. 60 Months Own Occupation and reasonable occupation thereafter.⁶ 4. 60 Months Own Occupation and not engaged and reasonable occupation thereafter. 5. 24 Months Own Occupation and reasonable occupation thereafter. 6. 24 Months Own occupation and not engaged, thereafter CAT disabled.⁷ 	<p>Classes 6, 5, 4, 4P – Own Occupation to age 65. Medical and dental specialties recognized.</p>
Occupation Definition	<p>Class 3AP, 3A - Flexibility of 6.</p> <ol style="list-style-type: none"> 1. Own Occupation for entire benefit period.^{2,3} 2. Own Occupation and not engaged for entire benefit period.^{4,5,8} 3. 60 Months Own Occupation and reasonable occupation thereafter.⁶ 4. 60 Months Own Occupation and not engaged and reasonable occupation thereafter. 5. 24 Months Own Occupation and reasonable occupation thereafter. 6. 24 Months Own occupation and not engaged, thereafter CAT disabled.⁷ 	<p>Class 3 – Own Occupation to age 65. Medical and dental specialties recognized.</p>
Occupation Definition	<p>Class 2A - Flexibility of 2.</p> <ol style="list-style-type: none"> 1. 24 Months Own Occupation and reasonable occupation thereafter. 2. 24 Months Own Occupation and not engaged thereafter ADL disabled.⁷ 	<p>Class 2, 1 – Own Occupation for five years, thereafter not engaged.</p>

¹ Available to certain medical personnel in California only

² N/A to 4A medical personnel or 3AP dental/surgical specialties age 50 and over, unless the over age 50 medical personnel/dental/surgical specialties are members of a multi-life case where less than 25% of the total basic monthly benefit of the multi-life case is derived from the age 50 and over medical personnel/dental/surgical specialties.

³ N/A in California or to medical personnel in Florida

⁴ N/A to medical personnel in California

⁵ In Florida, this definition includes an initial 12-month Own Occupation period.

⁶ N/A in California

⁷ N/A in CA, CT, FL, IA, MD, MO, NJ, OR, SC, TX, VA, VT. Only available with a To Age 65 benefit period. No riders available.

⁸ Not available to 3AP/3A medical personnel and dentists age 50 and over.

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Riders	Union Central	Berkshire
To Age 67 Extension Rider	If a To Age 67 benefit period is elected, this rider extends the NonCancellable and Guaranteed Renewable provision from Age 65 to Age 67. Replaces all references to "Age 65" with "Age 67."	To Age 67 Benefit Period Available. Graded Lifetime is also available.
Social Insurance Substitute Rider	Pays benefits with a dollar for dollar offset. In NY or NJ, benefits are paid on an all, one-third or none basis. Definition of disability for this rider is own occupation and not engaged.	Pays benefits with a dollar-for-dollar offset. If receiving benefits in NY or NJ, no SIS benefits are paid. Definition of disability for this rider is own occupation and not engaged.
SISR Benefit Payments	If residual (or partial) is being paid, the amount of SISR benefit is used to calculate the residual payment. Not available if the insured has Group LTD with Social Insurance offset.	SIS also applies to the residual and inflation riders (classes 6-3), and partial disability rider (classes 2 and 1), if selected. Not available if the insured has Group LTD with Social Insurance offset.
Residual Disability Rider	Provides benefits if the insured is residually disabled under the definition of the rider. Must have 20% loss of earnings, be unable to perform one or more of the material and substantial duties of the insured's occupation or be unable to engage in the insured's occupation for more than 80% of the time as was usual prior to the start of disability. For the first six months that residual benefits are received, the amount will be at least 50% of the total disability income amount. If loss of earnings is more than 75%, total disability benefits will be paid. 24-Month Residual and 6-Month Partial Disability Riders are also available.	Provides benefits if the insured is residually disabled under the definition of the rider. For the first 12 months of residual disability benefits will be equal to the loss of income, not to exceed the monthly benefit. Loss of income must be at least 15%. Therefore, benefits will be paid proportionate to the percentage of lost income. Income loss must be at least 15%.
Recovery Benefit	After satisfying the waiting period and upon recovery and a return to full-time work, Residual Disability benefits will continue to be paid if the loss of earnings is at least 20% and there is a demonstrable relationship between the loss of earnings and the previous disability. Recovery Benefit is payable up to the maximum benefit period. This benefit is built in to the Long Term Residual Rider.	After satisfying the waiting period and upon recovery and a return to full-time work, Residual Disability benefits will continue to be paid if the loss of earnings is at least 15% and there is a demonstrable relationship between the loss of earnings and the previous disability. Recovery Benefit is payable up to the maximum benefit period. This benefit is built in to the Residual Rider.
Prior Monthly Earnings	Average monthly earnings of last 12 or 24 months, whichever is higher.	Average monthly income for the highest calendar tax year with the highest earnings, or average of 2 tax years with highest earnings in the 3 years prior to the disability.

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Riders	Union Central	Berkshire
Cost of Living Adjustment Rider	Provides for an increase in the monthly benefit payable after the first 12 months of disability. The adjustment factor is based on the CPI-U with a minimum of 1% and a maximum of 6%. This is a compound computation. Insured has right to purchase increases upon a return to full-time work. Allows for a “catch-up” when the CPI-U is less than 6% in one year and greater than 6% in other years. No limitation on the number of increases.	There are three different COLA options: <ul style="list-style-type: none"> • 3% compounded • 6% Maximum with a minimum 3% compounded. • Four year delayed COLA – 3% compound, beginning in the 4th year of disability When the insured recovers, any increase in effect under this rider will remain to age 65 as a permanent increase at no extra premium cost.
Future Increase Option Rider	Permits the insured to purchase additional coverage with only financial evidence of insurability. During the first three years after issue, on any given policy anniversary, insureds can exercise the entire benefit under this rider provided they qualify financially and are not disabled. Each subsequent anniversary date up to and including age 50, the insured may purchase up to 50% of the base benefit not to exceed the amount purchased under the FIO. Guarantees rate structure and occupation classification of original contract, however insured pays at attained age rates.	Permits the insured to purchase additional coverage with only financial evidence of insurability. May purchase additional coverage up to age 55. There is no limit on the amount exercised at any one time to age 45. Premiums for the increase option will be at the rates for insured’s age and risk class on the option date. In no case will your risk class under the increase option be less favorable than under the original policy. May be exercised while disabled, however benefits become payable with a new period of disability.
Catastrophic Disability Rider	In combination with other DI coverage, provides up to 100% replacement of gross income, net of business expenses, if the insured is unable to perform two or more of the six Activities of Daily Living without stand by assistance or if cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing. Benefit period and waiting period are not required to be the same as the base. (Not available in CT and TX.) If insured becomes catastrophically disabled prior to age 50 - this benefit can pay for life. Max benefit is \$8000 month.	In combination with other DI coverage, provides up to 100% of gross income, net of business expenses, if the client is unable to perform two or more of six Activities of Daily Living without human standby assistance: cognitively impaired; or irrecoverably disabled. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing. Provides an annual fixed 3% compounded adjustment. (Not available in CT and CA.) Max benefit is \$8000 month.
Automatic Increase Rider	Increases the amount of benefit payable on the policy by 3% of original base benefit on each anniversary for a 5-year period. No financial or medical evidence required. One refusal would forfeit the remaining options during any 5-year period. However, an individual may apply for a new 5-year period with evidence of insurability. No premium is charged for this rider at the time of issue.	Provides 4% compound increase for the first five years. No Financial or medical evidence required. Clients who opt out of two consecutive increases would forfeit remaining options.

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Special Features	Union Central	Berkshire
Nondisabling Injury Benefit	If the insured suffers a nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, we will pay 100% of medical expenses up to 50% of the base benefits, not to exceed \$3,000.	No provision.
Good Health Benefit	For every policy year the insured completes without receiving benefits under the policy, the waiting period will be reduced by two days. The benefit will not reduce the waiting period to less than 30 days. (Not available in NY or GA.)	No provision.
Survivor Benefit	Should the insured die after satisfying the waiting period and while benefits are being paid under the policy, an additional three months of benefits will be paid to the designated beneficiary, if any; otherwise, to the insured's estate.	No provision.
Transplant Benefit	If insured is disabled as the result of having been a surgical transplant donor after six months from the issue date of the policy, he/she is eligible for benefits under the policy. The waiting period will be waived.	Covered as a sickness, waiting period is <u>not</u> waived.
Presumptive Total Disability	For certain losses, such as the total loss of sight, hearing, speech, or use of both hands, both feet or one hand and one foot, total disability benefits will be paid for up to the maximum benefit period from the date of loss. Loss is not required to be permanent or irrecoverable. You may work in any occupation and still receive benefits. Waiting period is waived.	Loss of hearing in both ears, speech, sight in both eyes, the use of both hands, the use of both feet, or the use of one hand and one foot. Loss need not be irrecoverable. Benefits are payable up to the max benefit period as long as the loss continues. Waiting period is waived.

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Basic Policy Provisions	Union Central	Berkshire
Renewability	NonCancellable and Guaranteed Renewable for the entire coverage period, conditionally renewable for life.	NonCancellable and Guaranteed Renewable for the entire coverage period, conditionally renewable for life.
Maximum Benefit Period	To Age 65 or To Age 67.* <i>* With To Age 67 Extension Rider</i>	Lifetime benefits are 100% before age 45, graded down 5% each year after age 45.
Elimination & Accumulation	Both the waiting period and total disability benefit period will allow for a 180-day break without requiring a new period to begin. Days within the waiting period need not be consecutive.	Days within the waiting period need not be consecutive in order to satisfy the waiting period. They must occur within the accumulation period (shown on the policy schedule page).
Pre-Existing Condition is:	A condition for which, during the 24-month period preceding the issue date of the policy, the insured sought medical advice or treatment, or a reasonably prudent person would have sought medical advice or treatment. During first 24 months after the issue date of the policy, no benefit will be paid if total disability is due to a pre-existing condition that is not disclosed on the application or is specifically excluded.	A physical or mental condition: a. which was misrepresented or not disclosed in the application; and b. for which you received a physician's advice or treatment within 2 years before the date of issue; or c. which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment.
Exclusions/ Limitations	Incarceration, fraudulent misstatement, loss of professional license (except as a result of sickness or injury), 12-month foreign residency limitation, intentional self-inflicted injury, 24 month Drug, Alcohol, Mental Nervous disorder limitation unless hospital confined.	Incarceration, suspension, revocation or surrender of professional license or certification, normal pregnancy or childbirth covered after later of waiting period of 3 months of disability, foreign residency – limited to 12 months for life of policy. 24 month limitation for Mental/Nervous/Substance Abuse in FL only.

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Union Central's Strengths	Berkshire's Strengths
<ol style="list-style-type: none"> 1. Definition of Disability: Union Central offers up to six definitions of disability. Berkshire only has two. This gives Union Central clients more flexibility in building their individual DI plans. 2. Future Increase Option Rider: Union Central uses the rates in effect at the time the client bought the original policy (FIO rider). Berkshire uses the rates at the time the rider is exercised. 3. Catastrophic Disability Rider: If disabled before age 50, it is a lifetime benefit. (N/A in CT and TX) 4. Nondisabling Injury Benefit: If the insured suffers nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, we will pay 100% of medical expenses up to 50% of the base benefits, not to exceed \$3,000. 5. Good Health Benefit: For every policy year the client completes without receiving any benefits under policy the waiting period is reduced two days. The benefit will not reduce the waiting period to less than 30 days. Not available in NY. Berkshire has no provision for this. 6. Survivor Benefit: Union Central will pay an additional three months of benefit to the surviving spouse or estate if the insured dies while benefits are being paid. Berkshire has no provision for this. 7. Drug, Alcohol and Mental/Nervous Rider: For 100% employer-paid Guaranteed Issue cases (10 lives or more), Union Central will waive the Drug, Alcohol and Mental/Nervous Rider in all states except FL. No extra premium is charged for this. 8. Cost of Living Adjustment Rider: Allows for a catch up when the CPI-U is less than 6% one year and greater than 6% in other years. Increase can never be greater than one plus 6% compounded annually. 	<ol style="list-style-type: none"> 1. Future Increase Option Rider: Berkshire allows for increase before age 55. Union Central allows for increase up to and including age 50. 2. Lifetime Benefits: Berkshire allows lifetime benefits before the age of 45 – with 100% of benefit available. After age 45, benefits will be graded down 5% each year. Union Central offers lifetime benefits on CAT rider only. 3. Drug, Alcohol and Mental/Nervous Rider: Berkshire does not include a 24 month limitation on their contract, except in FL and the following occupations: Anesthesiologist/Anesthetists (MD or DO), ER Physicians, Pain Management Physicians and Medical Residents declaring specialties. Union Central requires a 24 month limitation on all non-GSI individual contracts. 4. Cost of Living Adjustment: Berkshire allows whatever increase has been created under this rider to remain as a permanent increase to age 65 for no extra premium charge. Union Central allows the insured the option to purchase any increase after they returned to work full time. 5. Unemployment Premium Waiver Option: Policy premiums will be waived for up to 12 months if the insured becomes unemployed and receives unemployment compensation for at least 60 consecutive days. Union Central has no such provision for this.

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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.UNIFlcompanies.com.

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