

Disability Income

The Union Central Life Insurance Company
A UNIFI Company

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Features	Union Central	Principal
Contract	DInamic 2000	HH750
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 5A, 4A, 4A-M:</p> <ol style="list-style-type: none"> 1. Base contract offers a 24 month Own Occupation and not engaged definition, reasonable thereafter. 2. Own Occupation and not engaged for five years, to age 65 and to age 67 or to age 70. <p>Class 5A only - Own Occupation available by rider (N/A to attorneys or CA residents).</p> <p>Transitional Own Occupation by Rider- Allows a client to receive up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and the Principal policy, if they are totally disabled from their Your Occupation, but are working in another occupation.</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 3A, 3A-M:</p> <ol style="list-style-type: none"> 1. Base contract offers 24 month Own Occupation and not engaged definition, reasonable thereafter. 2. Own Occupation and not engaged for five years, to age 65 and to age 67 or to age 70. <p>Transitional Own Occupation by Rider- Allows a client to receive up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and the Principal policy, if they are totally disabled from their Your Occupation, but are working in another occupation</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 2A:</p> <ol style="list-style-type: none"> 1. Base contract offers 24 month Own Occupation and not engaged definition, reasonable thereafter. 2. Own Occupation and not engaged for five years.

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.

Riders	Union Central	Principal
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."	Can be issued with a To Age 67 and To Age 70 Benefit Period.
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.	100% of benefit is paid when no Social Security, Workers' Compensation or Railroad Retirement benefits are paid. One-third of SIS is paid if the only Social Insurance paid is any one of either the Primary Insurance amount under Social Security, Workers' Compensation or Railroad Retirement. No benefits are paid if two or more of the Social Insurances are paid, after you are eligible to receive full retirement benefits from Social Security or Railroad Retirement.
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.	If residual or short term residual is included in the contract, a percentage of SIS will be paid.
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.	Loss of 20% of earnings and a loss of time or duties or insured is working in another occupation. If loss is more than 75%, total benefit will be paid. Must be able to perform some, but not all, of the substantial and material duties of Your Occupation or unable to work full time in Your Occupation; or working in another occupation. For the first six months that residual benefits are received, the amount will be at least 50% of the total disability income amount.
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.	Recovery benefit is available by rider, with the option of a one or three year benefit period-depending on occupation. Requires insured to return to full-time work and continue a 20% loss of earnings due to disability.
Prior Monthly Earnings	Average monthly earnings of last 12 or 24 months, whichever is higher.	The highest monthly average earnings for any 12 consecutive months in the last 24 months immediately preceding the disability.

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Riders	Union Central	Principal
<p>Cost of Living Adjustment Rider</p>	<p>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.</p>	<p>Provides an increase in the monthly benefit each year following the start of disability. A 3% or 6% may be selected. The benefit is increased on a compounded basis and a “Catch-up” feature is provided.</p>
<p>Future Increase Option Rider</p>	<p>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.</p>	<p>Benefit Update Rider: No premium is charged for this rider. Available to all standard issues through age 55 if at least 75% of eligible coverage is purchased at issue. May be exercised every three years up to the maximum issue and participation limits for which the insured qualifies. No cap. Based on attained age and rates at the time of the increase.</p>
<p>Catastrophic Disability Rider</p>	<p>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 be for life. Maximum monthly benefit is \$8000.</p>	<p>Catastrophic Disability Benefit Rider: Provides benefits if insured cannot perform 2 or more of 6 ADLs; or is presumptively disabled; or is cognitively impaired. Max of 5 times the base + SIS benefits not to exceed \$8,000/month.</p>
<p>Automatic Increase Rider</p>	<p>Increases the amount of benefit payable on the policy by 3% simple 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.</p>	<p>Automatic Increase Option: Automatic issue to all standard policies through age 55. Increase every anniversary for first six years. Minimum of 4% - maximum of 10% based on CPI-U. Premiums for the Automatic Increase Option increases are based on the insured’s attained age and rate then in effect at the time of increase. Renewable every sixth year with financial insurability. It is terminated after one of the increase offers is declined.</p>

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Special Features	Union Central	Principal
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 New York or Georgia.)	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.	Additional 3 months of benefits are paid if insured dies while benefits are being paid.
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.	If disability results from surgery involving a transplant of a part of the insured's body to another person, benefits will be paid. The waiting period must be satisfied.
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 speech, hearing in both ears, sight of both eyes, the use of both hands, both feet or one hand and one foot. Loss must be total and irrecoverable. Client may work in another occupation. Waiting period is waived. Benefits are payable up to the maximum benefit period. If the loss occurs prior to the maximum benefit period and the benefit period is to age 65, benefits will be payable for life as long as the loss continues.

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Basic Policy Provisions	Union Central	Principal
Renewability	NonCancellable and Guaranteed Renewable for the entire coverage period, conditionally renewable for life.	NonCancellable and Guaranteed Renewable to age 65, conditionally renewable for life.
Maximum Benefit Period	To Age 65 or To Age 67.* <i>* With To Age 67 Extension Rider</i>	To Age 65, To Age 67 or To Age 70.
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.	Waiting period will be met if number of days of disability occur in a period that is twice as long as the waiting period and is less than one year.
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 pre-existing condition is a sickness or injury that existed before the effective date of coverage. Sickness or injury fully disclosed on the application(s) will be covered unless specifically excluded from coverage.
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.	Intentional self-inflicted injury, commitment/attempt to commit a crime, suspension of professional license, active military service, incarceration, normal pregnancy/childbirth. 24-month Mental/Nervous and Substance Abuse rider is mandatory for individual cases in AZ, CA, FL, LA, MI, NV and NM. Available as an optional rider for Employer-Sponsored plans. If added to these plans, the premiums are reduced by 10% (for a To Age 65 or greater benefit period) and 5% (for 2 and 5 year benefit periods). Benefits can be paid past 24 months, if the insured is confined to a hospital.

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Union Central's Strengths	Principal's Strengths
<p>1. Definition of Disability: Union Central offers up to six definitions of disability. Principal has a base definition of disability with a choice of three variations, depending on occupational class. This gives Union Central clients more flexibility in building their individual DI plans.</p> <p>2. Recovery Benefit: Union Central has a recovery benefit built into the long term (payable up to the maximum benefit period) and 24 month residual riders. Principal has a recovery benefit that is available by rider and payable only for a one or three year benefit.</p> <p>3. Nondisabling Injury Benefit: If the insured suffers injuries requiring medical treatment prescribed by a physician or the repair of natural teeth prescribed by a dentist, we will pay 100% of medical expenses up to 50% of base benefits, not to exceed \$3000. Principal has no provision for this.</p> <p>4. 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. Principal has no provision for this.</p> <p>5. Presumptive Total Disability: Union Central does not require the loss to be irrecoverable. The insured may work in another occupation. The waiting period is waived. Principal requires the loss to be total and irrecoverable.</p> <p>6. Future Increase Option Rider: Union Central allows increases on each policy anniversary up to and including age 50. Union Central also uses attained age with rates and contract that were used at the time the original policy was issued. Principal only allows increases under the Benefit Update Rider on every third policy anniversary. Principal uses attained age and rates at the time of increase.</p> <p>7. Drug, Alcohol and Mental/Nervous Rider: For 100% employer paid Guaranteed Issue cases, Union Central will waive the Drug, Alcohol and Mental/Nervous Rider in all states except FL. No extra premium is charged for this.</p> <p>8. Catastrophic Disability Rider: If insured becomes disabled prior to age 50 – this benefit could be payable for life. Principal will only pay for the benefit period.</p>	<p>1. Capital Sum Benefit: This benefit pays a lump sum equal to 12 times the monthly benefit for total and irrecoverable loss of one hand, foot, or sight of one eye. Built in to policy.</p> <p>2. Future Increase Option Rider: Principal does not have a cap when the insured is increasing benefits. Union Central has no cap for the first three years, after which there is a limitation of 50% of the base monthly benefit.</p> <p>3. Automatic Increase Option: This rider is automatic on all standard issue policies with no premium being charged at issue. Minimum increase is 4% and the max is 10% per year. Union Central offers this as a rider and also does not charge a premium at issue. Union Central's max increase is 3% per year.</p> <p>4. Drug, Alcohol and Mental/Nervous Rider: This is an optional rider for employer-sponsored multi-life plans (required for policies issued in AZ, CA, FL, LA, MI, NV, and NM, otherwise it is not available on an individual basis). Provides a premium reduction of 10% for policies with a To Age 65 or greater benefit period and 5% for policies with a 5 or 2 year benefit period.</p> <p>5. Presumptive Total Disability: Principal will pay benefits for life if the loss occurs before age 65 and the benefit period is to age 65 or greater. Union Central pays benefits up to the max benefit period only.</p> <p>6. Benefit Update – Advance Option: Allows the insured to take the next Scheduled Benefit Update Option early – in the event the insured loses group LTD because of a change in employment or the insured's employer discontinues group LTD and does not plan to offer it for at least three years. If elected, the next benefit update will not take place. Union Central has no provision for this.</p> <p>7. Transitional Occupation Rider: Allows the insured to continue receiving disability benefits in the event of becoming totally disabled from their Your Occupation, but are working in another occupation. Benefits will be based on replacement of up to 100% of prior earnings, but will not exceed the Maximum Monthly Benefit plus Social Insurance Substitute (SIS) Benefit. Benefits are payable until the end of the Transitional Occupation Period.</p>

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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 their 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 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.UNIFlcompanies.com.

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