

DInamic 2000 vs BERKSHIRE PRO-VIDER PLUS 1400/1500

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.⁵ 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.⁵ 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
<p>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.</p> <p>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.</p> <p>3. Catastrophic Disability Rider: If disabled before age 50, it is a lifetime benefit. (N/A in CT and TX)</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>1. Future Increase Option Rider: Berkshire allows for increase before age 55. Union Central allows for increase up to and including age 50.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

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Features	Union Central	Metlife
Contract	Dlnamic 2000	The Omni Series
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 6A, 5A, 5S, 5I, 4M, 4A – Own Occupation and not engaged for the entire benefit period and receiving appropriate care by a physician.</p> <p>Your Occupation Rider is available for classes 6A, 5A and 4M MD's and dentist – providing Own Occupation coverage for entire benefit period. Residual must be part of the contract.</p> <p>Transitional Your Occupation Rider – provides Own Occupation coverage up to age 65 (classes 6A, 5A and 5S); 60 months (classes 6A-4A) and 10 years (classes 6A to 4A). Only available if residual is part of the contract. Assumes insured is gainfully employed in another occupation. Includes a benefit reduction provision, based on relationship of earnings to insurance and may pay a reduced benefit based on the insured's current and prior monthly earnings and any other DI coverage in effect at the time of disability.</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 – Own Occupation and not engaged for the entire benefit period.</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 –Own Occupation for 5 years and not engaged in any occupation, reasonable occupation thereafter.</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	Metlife
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 70 benefit period is 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.	Social Insurance Offset Benefit: Pays an added monthly benefit (after the elimination period for the rider) for a period of disability, After the first year of disability, benefits payable will be reduced by any legislated benefits being received. In NY and NJ, Social Insurance Substitute Benefits are payable if no legislated benefits are being received.
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.	SIOB and SISB benefits also apply to the residual rider, if it is part of the policy.
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.	Basic Residual – Benefits are paid if the insured's current earnings are reduced by at least 20% of prior earnings. If earnings are reduced by 75% or more, the Insured will receive the total monthly benefit. For the first six months of that residual benefits are received, the amount will be at least 50% of the total disability income amount. A 24-Month and 36-Month Recovery Disability Riders are also available on the Basic Residual.
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.	The monthly recovery benefit will be equal to a percentage of the monthly benefit for total disability proportional to the loss of earnings, and will be paid for 24 or 36 months, or to the end of the maximum benefit period if earlier. The recovery benefit will not be paid for a period greater than the elimination period, plus the period for which disability benefits had been paid. This benefit must be added by rider.
Prior Monthly Earnings	Average monthly earnings of last 12 or 24 months, whichever is higher.	Average monthly earnings for the 3 calendar years just prior to the start of disability or average monthly earnings for the 24 months just prior to the start of disability, whichever is greater.

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Riders	Union Central	Metlife
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. May purchase increases after disability.	2 options – CPI-U linked with: a) 1% minimum and a 7% max, compounded. Benefit will not be increased in any year by less than 1% of the original monthly benefit or more than 7% of the adjusted monthly benefit. or b) 3% simple rate. The Cola Buy-up Rider allows the insured to purchase the extra benefit that was accrued during a period of disability once he/she is back to work at least 30 hours per week. No “catch up” provision available.
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.	Every policy anniversary through age 51. Max amount insured may apply for at any time is one unit of increase. If all or part of a unit is not used, it may be carried over and applied for on the next option date. Uses rates in effect on option date and class on the effective date of the rider.
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 be for life. Maximum monthly benefit is \$8000.	Pays an additional benefit amount when the insured is considered catastrophically disabled. For first 12 months of a catastrophic disability, benefits will equal 120% of the monthly benefit for catastrophic disability; Max is 100% of monthly income not to exceed \$8,000/month (all coverages in force). Insured must suffer a presumptive disability or be cognitively disabled. Must have presumptive disability rider on policy. Payable only for the Benefit Period. (Not available in CT).
Automatic Increase Rider	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.	Classes 6A – 2A. On each of the first five policy anniversaries the monthly benefit is increased by 5% simple No premium charged at the time of issue. Rider terminates if two consecutive rider increases cancelled.

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Special Features	Union Central	Metlife
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.)	Refunds 50% of premiums paid minus claims/ dividends – every five years. Available as a rider.
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.	If insured dies while benefits are being paid, 3 months of benefits will be paid to the insured's beneficiary, so long as the insured has received 12 or more months of benefits.
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.	Payable if the insured becomes totally disabled resulting from transplanting a part of his or her body to the body of another person, provided the transplant occurs more than 6 months after the policy date. The waiting period is not 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.	Available by rider at no additional cost. Total 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 or one foot. Loss must be permanent and irrecoverable. Waiting period is waived. Benefits are payable up to the max benefit period (or for life, if lifetime benefits are elected).

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Basic Policy Provisions	Union Central	Metlife
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 as long as the insured is working full time.
Maximum Benefit Period	To Age 65 or To Age 67.* * With To Age 67 Extension Rider	To Age 65 and To Age 70. Lifetime by rider, if disability begins before age 45. Benefit payable after age 65 is reduced 5% for each year that the disability starts after age 45. (Not available with the To Age 70 benefit period)
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.	Allows for a 12 month break in the waiting period without requiring a new period to begin.
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.	Benefits will not be paid for disability within the first 2 years after the issue date if due to a pre-existing condition. Benefit will be paid as long as condition was disclosed and not misrepresented and is not specifically excluded.
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.	Act of war, whether declared or undeclared; normal pregnancy/childbirth; any loss excluded by name or specific description; committing or attempting to commit a felony, incarceration, or intentional self-inflicted injury.

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Union Central's Strengths

- 1. Definition of Disability:** Union Central offers up to six definitions of disability. Metlife offers the flexibility of four definitions subject to the occupation class. This gives Union Central clients more flexibility in building their individual DI plans.
- 2. Future Increase Option Rider:** Union Central guarantees rates and occupational classes of the original policy when issuing FIO increases. Metlife does not guarantee original rates.
- 3. 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. Metlife has no provision for this.
- 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. Metlife's Good Health Benefit is available only by rider. Every five years, it will refund 50% of premiums paid minus any claims or dividends.
- 5. Survivor Benefit:** An additional three months of benefit are paid to the surviving spouse or estate if the insured dies while benefits are being paid. Metlife will only pay three months of benefit if the insured dies while receiving benefits and after they have been receiving benefits for 12 months or more.
- 6. 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. Metlife requires the loss to be total and irrecoverable. Waiting period is waived.
- 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. MetLife's GSI contracts have a 24-month limitation for mental/nervous disorders. It can however, be removed by rider if the GSI group so chooses.
- 8. Recovery Benefits:** Built in with the Residual Rider. With Metlife this benefit is by rider only. Union Central will pay for the entire benefit. Metlife will only pay for 24 or 36 months.
- 9. Transplant Benefit:** Union Central will waive the waiting period, Metlife treats this as a disability due to sickness and must satisfy the waiting period.

Metlife's Strengths

- 1. Lifetime Benefits:** Lifetime benefits for total disability are available by rider. Not available without to age 70 benefit period. Union Central offers lifetime benefits on CAT rider only.
- 2. Drug, Alcohol and Mental/Nervous Rider:** Not applicable to Metlife policies. Union Central requires a 24 month limitation on all non-GSI individual contracts.
- 3. Additional Monthly Indemnity:** Can be used to include two elimination periods and benefits periods. On a single policy to program around short term DI plans, or to lower premiums by allowing some of the benefit to start at 90 days and the balance after a longer elimination period. Union Central has no provision for this.
- 4. Tail-End Waiver of Premium:** If premiums are being waived and benefits have been payable for 12 months or more, Metlife will continue to waive any premiums due during the first 90 days after disability ends. Union Central has no provision for this.
- 5. Long Term Care Guaranteed Purchase Option:** Allows the insured to purchase a Long Term Care policy in amounts as specified in the rider, without evidence of insurability, on specified option dates. All option dates occur on policy anniversaries when the insured's age is divisible by 5. First option date cannot occur prior to second policy anniversary. Union Central has no provision for this.
- 6. Transitional Own Occupation:** Monthly benefit will be paid if the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation and is under the care of a physician. The benefit, payable under this rider, could be reduced if the insured's earnings from his/her current occupation, plus any other disability benefits received, plus the MetLife individual disability benefit exceeds prior earnings. The length of time the benefits are paid depends on the coverage period purchased. N/A to 3A & 2A Occ Classes. Rider differs in NY. (Not available in NJ.)

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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.⁵ 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.⁵ 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.

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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
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.	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.
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.	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.
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 be for life. Maximum monthly benefit is \$8000.	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.
Automatic Increase Rider	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.	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.

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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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Disability Income

The Union Central Life Insurance Company
A UNIFI Company

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Features	Union Central	Mass Mutual
Contract	Dlnamic 2000	Radius
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 – Own Occupation and not engaged for the entire benefit period.</p> <p>Own Occupation available by rider.</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, 3D, 3P, 3S – Own Occupation and not engaged for the entire benefit period.</p> <p>Own Occupation available by rider. (Own Occupation Rider not available to 3D)</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 – Own Occupation and not engaged for the entire benefit period.</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	Mass Mutual
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 is 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. In NY and NJ, all, 40% or none.
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.	SISR benefits are not payable if the insured is receiving Social Security retirement income benefits. Not available if insured has LTD with Social Insurance offset. If partial or extended partial benefits are being paid, the monthly benefit under this rider will be used in determining the benefits available under those riders.
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.	The insured is eligible for benefits if he/she is partially disabled & during the waiting period has been; 1) partially disabled and had a loss of income of at least 20% of pre-disability income or; 2) totally disabled for a minimum of 30 days. The insured is not totally disabled and is working, but is suffering an income loss of at least 20%. If income loss exceeds 75%, total benefit will be paid. Minimum of 50% benefit for first 12 months. Partial Disability Rider is also available (6 months).
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.	If insured is back to work full time, but still suffering at least a 20% loss of income, benefit will be paid up to the max benefit period as long as there remains a demonstrated relationship between the prior disability and the loss of income (Available under the Extended Partial Disability Rider for additional cost).
Prior Monthly Earnings	Average monthly earnings of last 12 or 24 months, whichever is higher.	Greater of average monthly earnings of last 12 months or 24 months or the average of the highest consecutive 24 out of 60 months.

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Riders	Union Central	Mass Mutual
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 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.	Benefit increases starting with the second year of disability – 3% compounded with no cap. Insured has opportunity to purchase the increased benefits provided by this rider without evidence of insurability.
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.	Once per year, 90 days prior to anniversary, up to age 60. Issue and participation limits are guaranteed – uses more favorable class. Prior to age 51 can increase up to full amount of initial total disability benefit under your policy or up to total additional benefits under this rider. After 51, may apply for increase up to the lesser of one half the initial total disability benefit and the total additional benefits under this rider.
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 be for life. Maximum monthly benefit is \$8000.	Provides a benefit in addition to base benefit to cover up to 100% of pre-disability earned income. To qualify, you must meet one of three criteria: 1) The definition of Presumptive disability; 2) The definition of Total Disability and are unable to perform 2 of 6 activities of daily living without assistance; 3) The definition of Total Disability and suffer a severe cognitive impairment. 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.	3% simple increase for 5 years. No premium charge to add rider to base policy. Increases apply to the original monthly benefit. After 5 consecutive increases, you may apply to renew the rider provided four of the five previous increases are in force. Rider will be canceled if 2 consecutive increases are forfeited. May be exercised up to age 55.

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Special Features	Union Central	Mass Mutual
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. (Not available in MD.)	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. (Not available in KS.)	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.	No provision.
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.	Total 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. If loss is total and irrecoverable, the waiting period will be waived along with requirement of a physician's care and the requirement that the insured is not working. Benefits for presumptive total disability will not be paid beyond the max benefit period for total disability.

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Basic Policy Provisions	Union Central	Mass Mutual
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 67.
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.	With a to age 65 benefit period, if insured becomes disabled within 12 months of the end of a prior period of disability for which benefits were paid, and which is due to the same or related cause, it will be deemed to be a continuation of the prior disability and a new waiting period will not have to be satisfied. With a benefit period less than to age 65, the related disability must start less than 6 months after a period of disability begins.
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.	Benefits will be paid if the condition was fully disclosed and accurately described on the application and is not specifically excluded by name or specific description. A disability or loss caused by a pre-existing condition will be covered if it starts two years after the policy is issued and it has not been 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.	Act of war – whether declared or undeclared, normal pregnancy/childbirth, any loss excluded by name or specific description, 24 month Mental Disorder Limitation unless hospital confined, for each disability caused or contributed to by a mental disorder.

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Union Central's Strengths	Mass Mutual's Strengths
<p>1. Definition of Disability: Union Central offers up to six definitions of disability. This gives Union Central clients more flexibility in building their individual DI plans.</p> <p>2. Catastrophic Disability Rider: Union Central offers this rider that will insure the client up to 100% of adjusted gross income not to exceed \$8,000 per month. If disabled before age 50, it could be a lifetime benefit. (N/A in CT and TX)</p> <p>3. 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. Mass Mutual has no such provision.</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. Mass Mutual has no provision for this.</p> <p>5. 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. Mass Mutual has no provision for this.</p> <p>6. 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. Mass Mutual will waive this requirement under the Maximum Benefit Period Endorsement, available only on employer-paid cases 20+ lives with prior underwriting approval. The cost will be 10% of premium and is available for all classes.</p> <p>7. Recovery Benefit: Built in to the policy with Union Central. With Mass Mutual it is an optional rider that has to be added to the policy.</p> <p>8. Cost of Living Adjustment: Union Central's COLA rider has a maximum adjustment of 6% compound with a "catch up" provision. The max adjustment available with Mass Mutual is 3% compound.</p> <p>9. Presumptive Disability: Union Central's presumptive benefit does not require the loss to be permanent or irrecoverable. Mass Mutual requires their presumptive benefit to be total and irrecoverable.</p>	<p>1. Group Supplement Rider: This provides partial benefits to supplement employer provided group LTD.</p> <p>2. RetireGuard Rider: Provides benefits to help cover pension contributions that would have been eligible qualified defined contribution plans, had the insured remained healthy. It is a total only benefit, paid directly to the trust.</p> <p>3. Short-Term disability Benefits Rider: The purpose of this rider is to provide disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans or LTD plans with 180-day or longer waiting periods.</p> <p>4. Long-Term Care Credit Endorsement: This provides 2% of yearly cumulative DI premiums paid to be applied as a credit towards the purchase of a Mass Mutual Long-Term Care Policy.</p> <p>5. Extended Partial Disability Benefits Rider: For the first twelve months the benefit will be at least 50%. Union Central will pay 50% for six months.</p> <p>6. Future Increase Option: Mass Mutual will allow exercising of the FIO up to age 60. Union Central allows up to age 50.</p>

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