

Summary of Union Central Life Disability Policies • *Optional Benefits*



Riders	Description	Specifications by Class
Long-Term Residual	<p>Provides benefits if the insured is residually disabled under the definition of the rider. With a 20% loss of income, unable to perform one or more of the material and substantial duties of your occupation or you are unable to engage in your occupation for more than 80% of the time as was usual prior to the start of disability. Loss of time or duty requirements waived after three months of total or residual disability benefits. 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 ratio is more than 75% total benefit will be paid.</p> <p>California provides residual benefits with a 20% loss of income, and you are unable to perform one or more of the material and substantial duties of your occupation; or unable to engage in your occupation for as much time as was usual prior to the start of disability or 40 hours per week, whichever is less. Following a period of total or residual disability, a residual monthly benefit will continue to be paid if you return to work on a full time basis and your loss or earnings continues to be at least 20% of prior monthly earnings. This Transition Benefit is payable for up to 12 months.</p>	<p>Available 5AP-3A† Base benefit periods to age 65, five years or two years.</p> <p>† Not available to Realtors</p>
24-Month Residual	<p>Provides benefits if the insured is residually disabled under the definition of the rider. With a 20% loss of income, unable to perform one or more of the material and substantial duties of your occupation, or you are unable to engage in your 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 ratio is more than 75% total benefit will be paid. Transitional Benefits are available for 12 months. Not available in California.</p>	<p>Available 5AP-2A† Base benefit period to age 65.</p> <p>† Not available to Realtors.</p>
6-Month Partial	<p>Provides benefits if the insured is partially disabled under the definition of the rider. This rider will pay one-half of the monthly disability benefit shown on the policy schedule page. No loss of income is required.</p>	<p>Available 5AP-2A Base benefit periods to age 65, five years or two years.</p> <p>Available A-B Base benefit periods five years, two years or one year.</p>
Inflation	<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 maximum of 6%. This is a compound computation. Insured has right to purchase more when return to full time work.</p>	<p>Available 5AP-2A Base benefit periods to age 65 or five years.</p>
Automatic Increase	<p>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, a new 5-year period can be purchased with evidence of insurability.</p>	<p>Available 5AP-3A Base benefit periods to age 65 or five years.</p>
Guaranteed Physical Insurability	<p>Permits the insured to purchase additional coverage with only financial evidence of insurability. Each 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 GPIR. Guarantees rate structure and occupation classification of original contract.</p>	<p>Available 5AP-2A Base benefit periods to age 65 or five years.</p>
Social Insurance Substitute	<p>Provides SIS monthly benefits, reduced by any Social Insurance Benefits being received (dollar for dollar), for each month you are totally disabled.</p> <p>New York and New Jersey provides 100% of the SIS monthly income benefits for total disability when benefits are not being paid by any other social insurance program. If the Social Security Primary Insurance Amount is the only social insurance benefit received or if only one benefit is received from a source other than Social Security, one-third of the SIS monthly income is paid. If both Social Security PIA and family benefits are received, or if social insurance benefits are received from more than one source, no benefits are paid by this rider. No benefits are paid if the insured is engaged in any occupation for wage or profit.</p>	<p>Available 5AP-2A Base benefit periods to age 65, five years or two years.</p> <p>Available A-B Base benefit periods five years, two years or one year.</p>
Activities of Daily Living	<p>Provides up to 80% of gross income, net of business expenses, if you are unable to perform two or more of the five Activities of Daily Living without stand by assistance or if cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence and eating. The ADL benefit cannot exceed 3 times the base and Social Insurance Substitute benefit up to a maximum of \$6,000. (Dollar for dollar in New Jersey.) Benefit period and waiting period are not required to be the same as the base.</p>	<p>Available for 5AP-2A Base benefit periods to age 65, five years, two years or one year.</p>
Disability Overhead Expense Future Insurability	<p>Permits the purchase of additional coverage with only financial evidence of insurability. Each 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 FIR.</p>	<p>Available 5AP-3A.</p>
Substitute Salary	<p>Designed to help pay the expense incurred to employ another person to perform the duties insured would otherwise perform had they not become disabled. These benefits are paid in addition to the maximum monthly benefit for total disability.</p>	<p>Available 5AP-3A.</p>

DISCOUNTS

NONCANCELLABLE, GUARANTEED RENEWABLE and DISABILITY OVERHEAD EXPENSE: 5AP - B ALL CONTRACTS

MULTI-LIFE DISCOUNTS

3 or more approved lives with 100% participation or 100% employer paid **20%**
3 or more approved lives. **15%**

15% ASSOCIATION DISCOUNT

10% DOUBLE ANNUAL DISCOUNT (N/A in NY)

BIG CASE DISCOUNTS

Big Case discount 25 and 30% with corresponding reduction of agent's first year and renewal compensation available. Discount is mandatory.

Minimum Annualized Premium	\$50,000	\$100,000
Premium Discount	25%	30%
Commission Reduction First Year	10%	15%
Commission Reduction Years 2 and after	5%	5%

This BIG CASE DISCOUNT is in lieu of the Multi-Life Discount.

RATES

5AP - B All contracts 25% Non-Tobacco Differential
5AP - B All Contracts 1.10 State Factor for California and Florida*

RENEWAL BONUS

\$25,000 of annualized premium meeting the 13-month persistency requirement would qualify you for a 5% renewal bonus as shown:

Persistency	Renewal Bonus
≥ 85% and < 90%	5% in years 3 [†] - 5
≥ 90%	5% in years 3 [†] -10

\$50,000 of annualized premium meeting the 13-month persistency requirement would qualify you for a 10% renewal bonus as shown:

Persistency	Renewal Bonus
≥ 85% and <90%	10% in years 3 [†] -5
≥90%	10% in years 3 [†] -10

* For 4M and 3A medical personnel in California, the state factor is 1.25.

† No persistency requirement applies to year 2. Bonus is paid in the second year based on production only.

Summary of Union Central Life Disability Policies • Policy Features



Policy Name & Classification	Benefit Periods and Issue Ages	Waiting Periods (Days)	Definition of Disability Plans	Optional Benefit Riders
Noncancellable 4401 5AP, 5A, 4A, 4M♦♦	To Age 65 . . 18-60 5 Years 18-60 2 Years 18-64 1 Year 18-64	90, 180, 365, 730 30, 60, 90, 180, 365 30, 60, 90, 180 30, 60, 90 <i>30 and 60 day waiting periods N/A in CA and FL.</i>	To Age 65 Own Occupation* ** To Age 65 Own Occupation and not engaged*** 60 Months Own Occupation and reasonable occupation thereafter** 60 Months Own Occupation and not engaged and reasonable occupation thereafter 24 Months Own Occupation and reasonable occupation thereafter 24 Months Own Occupation and not engaged thereafter ADL Disabled†	Long-Term Residual 24-Month Residual 6-Month Partial Inflation Automatic Increase Activities of Daily Living Guaranteed Physical Insurability Social Insurance Substitute
3AP & 3A	To Age 65 . . 18-60 5 Years 18-60 2 Years 18-64 1 Year 18-64	90, 180, 365, 730 30, 60, 90, 180, 365 30, 60, 90, 180 30, 60, 90 <i>30 and 60 day waiting periods N/A in CA and FL.</i>	To Age 65 Own Occupation and not engaged†† *** 60 Months Own Occupation and reasonable occupation thereafter** 60 Months Own Occupation and not engaged and reasonable occupation thereafter 24 Months Own Occupation and reasonable occupation thereafter 24 Months Own Occupation and not engaged thereafter ADL Disabled†	Long-Term Residual 24-Month Residual 6-Month Partial Automatic Increase Inflation Activities of Daily Living Guaranteed Physical Insurability Social Insurance Substitute
2A	To Age 65 . . 18-60 5 Years 18-60 2 Years 18-64 1 Year 18-64	90, 180, 365, 730 30, 60, 90, 180, 365 30, 60, 90, 180 30, 60, 90 <i>30 and 60 day waiting periods N/A in CA and FL.</i>	24 Months Own Occupation and reasonable occupation thereafter 24 Months Own Occupation and not engaged thereafter ADL Disabled†	24-Month Residual 6-Month Partial Inflation Activities of Daily Living Guaranteed Physical Insurability Social Insurance Substitute
Guaranteed Renewable 4402 A & B	5 Years 18-55♦ 2 Years 18-64 1 Year 18-64	30, 60, 90, 180, 365 30, 60, 90, 180 30, 60, 90	24 Months Own Occupation and reasonable occupation thereafter	6-Month Partial Social Insurance Substitute
Disability Overhead Expense 4403 5AP, 5A, 4A, 3AP, 3A	24 Months . . 18-60 18 Months . . 18-60 12 Months . . 18-60	30, 60, 90 30, 60, 90 30, 60, 90	We will consider you totally disabled if a sickness or injury, in and of itself, prevents you from performing the material and substantial duties of your occupation. Benefits are payable during disability only up to the Maximum Benefit Period you selected.	Future Insurability Substitute Salary

Selling Features:	
Nondisabling Injury	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 \$3,000.
Good Health Benefit	For every policy year the insured completes without receiving any benefits under the policy, we will reduce the waiting period by two days. Never will the waiting period be reduced to less than 30 days. (Not available in New York.)
Specific Loss	Total disability is presumed if the insured sustains a total loss of sight of both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot. The waiting period will be waived.
Surgical Transplant	Insured will be considered totally disabled due to sickness if total disability results from transplanting a part of their body to the body of another person, provided the transplant occurs more than six months from issue date. The waiting period will be waived.
Survivor Benefit	Should the insured die after satisfying the waiting period and benefits are being paid under the policy, we will pay an additional three months of benefits to the surviving spouse, if any, otherwise, to the insured's estate.
Step Rate	Step-rate premiums in lieu of level premiums are available at issue ages 45 and under. The initial premium is payable to age 30 or five years if greater: the ultimate premium is payable thereafter to age 65.**

* N/A to 4A medical personnel age 49 and over, unless the over age 49 medical personnel are members of a list bill where less than 25% of the total basic monthly benefit of the list bill is derived from over age 49 medical personnel.

† N/A in CA, CT, IA, MD, MO, NJ, OR, SC, VA, VT

†† N/A to 3A medical personnel and dentists over age 49.

** N/A in California and Florida

*** N/A to medical personnel in California and Florida

♦ N/A to B

♦♦ Available to certain medical personnel in California only.

Certain provisions may vary by state. For more details see the Agents Guide.

