

Disability Income

The Union Central Life Insurance Company
A UNIFI Company

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Features	Union Central	Metlife
Contract	DInamic 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
<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. May purchase increases after disability.</p>	<p>2 options – CPI-U linked with:</p> <p>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</p> <p>b) 3% simple rate.</p> <p>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.</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>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.</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>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).</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>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.</p>

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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	Metlife's Strengths
<p>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.</p> <p>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.</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. Metlife 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. 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.</p> <p>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.</p> <p>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.</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. 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.</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.)</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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Each UNIFI company is solely responsible for its own financial condition and contractual obligations.